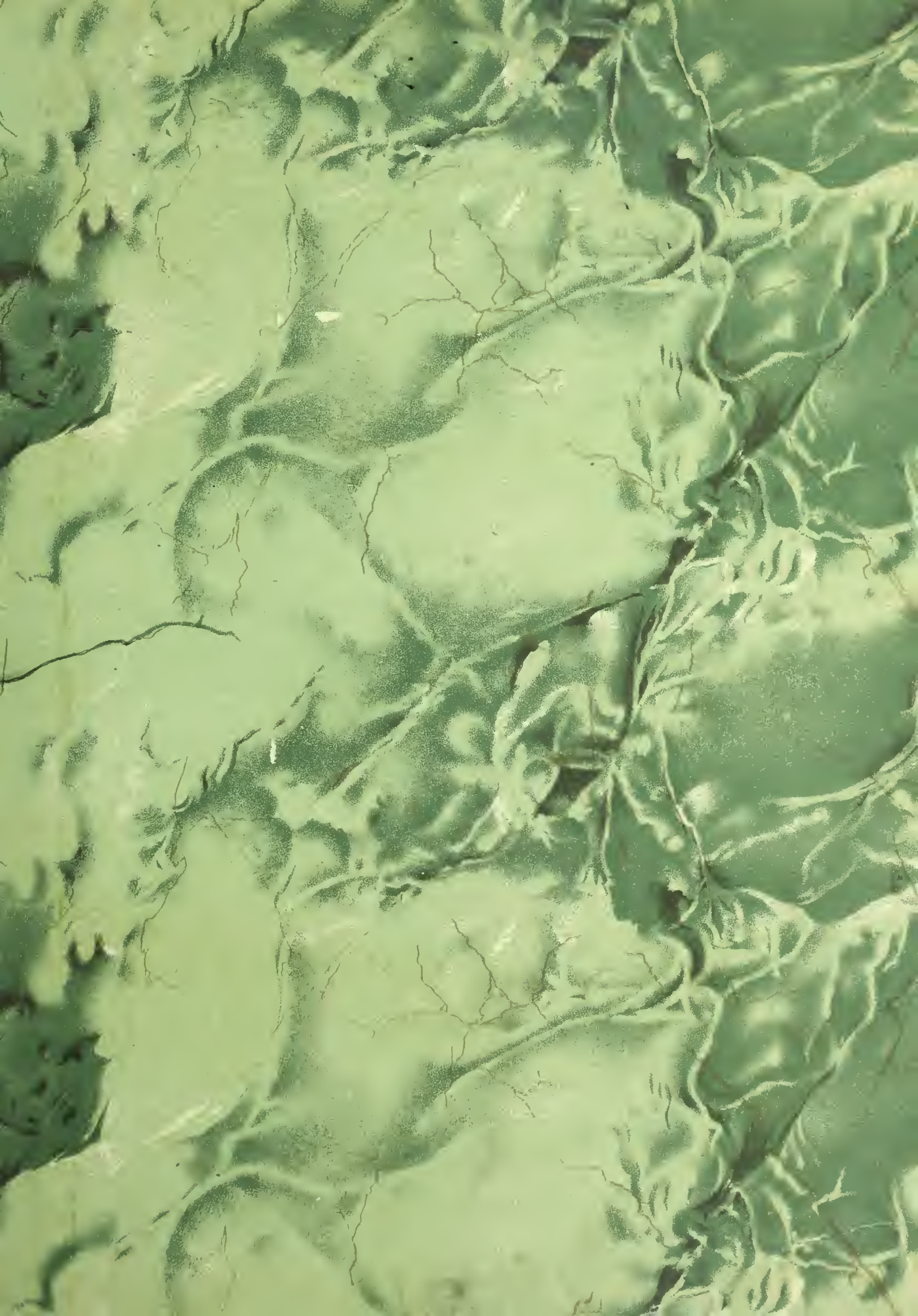
THE MID-SOUTH
AND
ITS BUILDERS

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The Mid-South

And Its Builders

BEING THE STORY OF THE DEVELOPMENT AND A FORECAST OF THE FUTURE OF THE RICHEST AGRICULTURAL REGION IN THE WORLD

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Foreword

THIS book is designed as a permanent and lasting history of the development of the marvelous country in the heart of the lower Mississippi Valley, which those who live within it call the Mid-South. The history of this region runs back to the generation of men who were in the fullness of youth when Columbus was in the gloom of the evening of his life.

The cross currents of the growth and civilization of North America have swept back and forth through it. Its people bore a hand in the upbuilding of the Republic. No other region has so marvelously and so splendidly developed within the last fifty years. No other region in the United States is richer in promise for future prosperity and happiness.

The forward move of the Mid-South during the last quarter of a century is due to a completion of the levees, to the cutting away of timber, to the completion of transportation lines, to a more intensive cultivation of soil.

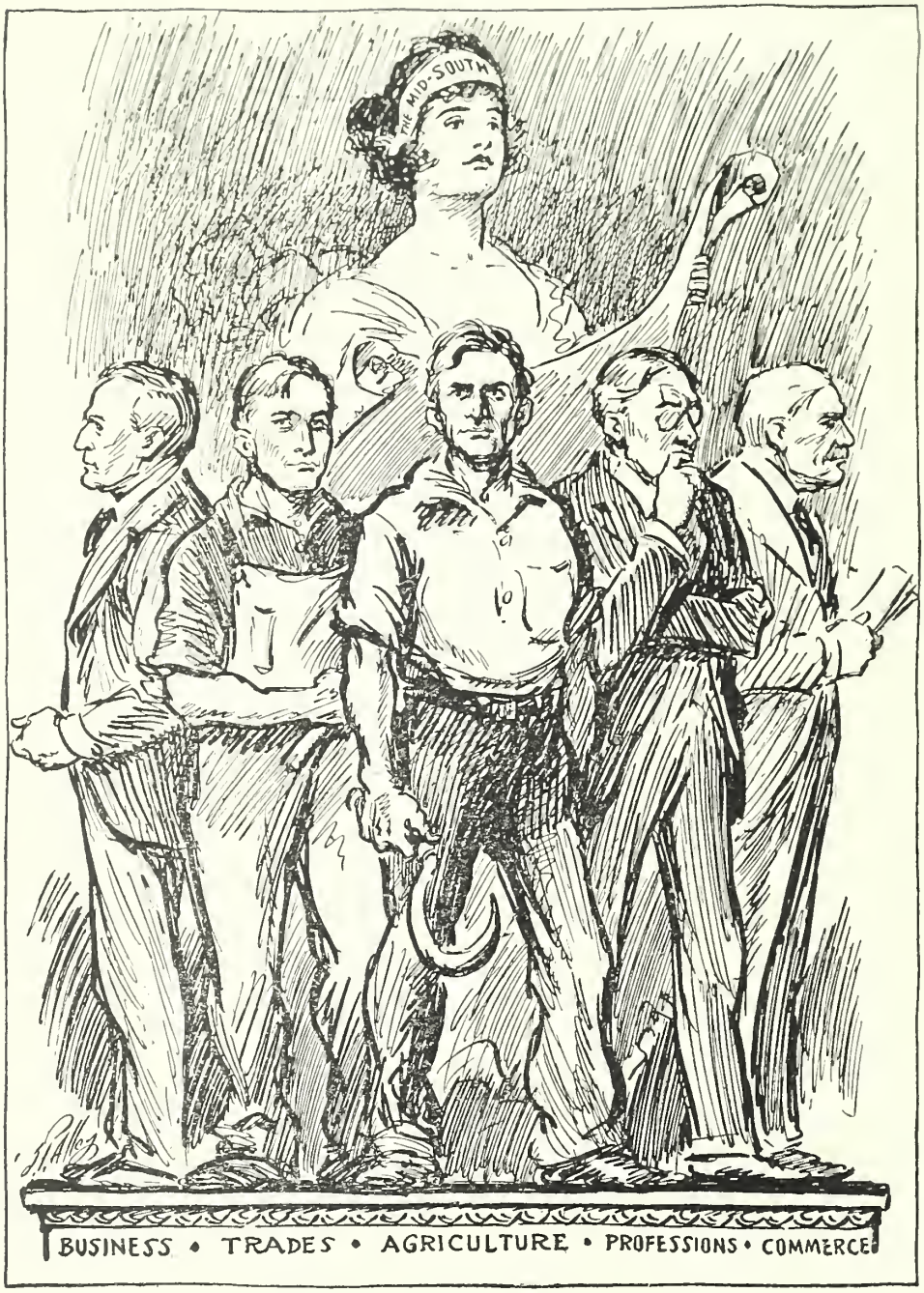
It is the purpose of this book to set forth the unique things that have made the Mid-South great and to tell the story of the work of some of its splendid men and women.

This book is designed for the library of the states and the universities, Historical Associations, Chambers of Commerce and for the use of the editors of the larger newspapers of the United States, Canada and Great Britain. The articles have been prepared by experts in their lines, the material has been carefully selected and the utmost pains have been taken to assure accuracy in description and statement of facts.

The editor is grateful to those who have made the publication of The Mid-South and Its Builders possible.

Memphis, Tennessee, 1920.

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THE MID-SOUTH
BUSINESS • TRADES • AGRICULTURE • PROFESSIONS • COMMERCE

The Mid-South in History

By C. P. J. Mooney

THE story of the Mid-South, in its procession of men, the march of events and the changing of conditions is filled with dramatic interest. The splendid region had its historic beginning when the seats of civilization were changing from East to West.

Hernando DeSoto and his conquistadores stood on the Chickasaw Bluffs and overlooked the mighty Mississippi in 1541. From that day forward all the cross currents and struggle of men and nations for progress and for a higher civilization swept through this valley. The beginnings of things in the Mid-South were close to the endings of things with some of the nations of Eastern Europe and Western Asia that were burning out.

It was less than a hundred years from the fall of Constantinople when the banner of Christendom was hauled down from St. Sophia and the Crescent floated from its dome to the march of DeSoto from Florida to Alabama and Mississippi, through Tennessee and Arkansas.

The Ambassadors of Brandenburg and Anhalt were calling on Luther. John Calvin was developing his system of philosophy and religion. There were no plays of the inmortal Shakespeare. He had not been born.

There were men with DeSoto who may have served with Bayard. Henry VIII was changing wives and a year later sent Catherine Howard to the block. In that same year Francis I of France, who greeted Henry of England on the Field of the Cloth of Gold, died. On that historic meeting spot, nearly four hundred years ago, where armed knights tilted and where silken-clad ladies gathered, sons of the Mid-South in 1918 hurled themselves against the lines of the Hohenzollerns, rulers of an Empire which had its fling at life, terrified the world and perished within the time of the generation of men.

Before DeSoto came, the civilization, under which Asia Minor, Mesopotamia, Chaldea and Egypt were the beauty spots and the garden spots of the world, had been swept away by the onrush of men from the desert near Aden and by other men who came down from the roofs of Asia with death and chaos in their train.

The discovery of America was ordered by Providence. The yellow races of men had so multiplied that it was necessary that Europe people more land with white men and women so that the human equilibrium could be maintained, and into the Western Continent these men came just as children of Moses swept out of Egypt into the Promised Land.

The development of America was a well ordered part of the eternal scheme of things. The rise of the south and the flowering of the Mid-South is a part

of that evolution marking human progress, and though DeSoto came and went and left behind him faint traces of his journey he did leave imprints of the method in his plan which were of use to those that followed him. He came northward and westward from Florida. He followed the courses of the smaller rivers. He crossed over from the high grounds of the Upper Tombigbee and drove towards the river, blazing a line which today is followed by one of the iron roads of commerce.

It was fit that he should find the heart of the South in the heart of the Mid-South. It was the place of the crossing of the Aborigines. Today it is the place of the crossing by the means of two great bridges of millions of tons of freight and millions of men and women out of the west into the southeast and out of the east into the boundless west.

After the death of DeSoto not for one hundred and thirty years did a white man, so far as history records, move across what is now the upper part of Mississippi, Arkansas and Tennessee. Europe was largely engaged in developing and reforming her own states. Richelieu was creating France. The pioneers of southern Germany were moving out from the reaches of the Baltic and struggling to establish Teutonic solidarity from the Vosges to the Polish border.

Even before DeSoto saw the Mississippi, Magellan's ships had gone around the world and the currents of commerce began to change from the channels to which they had run for centuries.

Portugal had established a foothold in the far Indies, but the future fields for exploitation were to the west. During this period the mighty struggle between Spain and England for world supremacy took place, with France allied with one and then with the other. The fate of the Armada decided that Spain should not dominate the world. England abandoned her insular policy and bid for the mastery of the seas.

Spain took over all of South and Central America except that which was left to Portugal, but Spain did not drive her forces along the path marked out by DeSoto.

When the struggle finally settled down to a steady campaign we find Spain seeking to drive north from Mexico, England taking over part of the Atlantic Seaboard from the Dutch and holding all for herself from Florida to Maine.

The sons of France crowded into Canada, others touched Biloxi and then began the century struggle between France and England for the mastery of the Mississippi Valley, with Spain, a beaten contender, hoping for an opportunity to come again into dominion over the region traversed by the first conquistador.

We find the French driving north from New Orleans, Mobile and southward from out of Canada through the Lakes and down the Mississippi. One hundred years before England, the Colonies or the Republic gave thought to the rich lands west of the Alleghanies we find French missionaries and colonists going up and down the Mississippi. In 1673 Marquette passed down in front of the Bluffs of Memphis and Helena. A few years later LaSalle, one of the romantic figures among the world's explorers, came and set up claims for Louis XIV, the Grand Monarch.

LaSalle had a magnificent vision. In his mind's eye he saw the flag of France, the symbol of the rule of his country, at Quebec, Montreal, at the confluence of the Ohio and the Mississippi and on these bluffs down to the mouth of the Great River. It was a glorious dream, but after another century the same flag which gave way to the banners of Spain and England was hauled down forever. The Mid-South became under the Stars and Stripes a part of the young Republic. Along the Mississippi it was decided that the English speaking people, the people of the blue eyes and light hair, and not the Latins, with their traditions of Caesar and Charles V should populate this country. In the process of these changes there ran a thread of romance, chivalry, adventure and tragedy.

A few years after the French came to Natchez the greatest colonial enterprise ever conceived had its headquarters in this Mid-South, near Arkansas Post.

John Law worked out a plan of colonizing and cultivating the banks of the Mississippi and Law opened before the eyes of the French people a prospect of trading in gold, furs and products of the soil over a region larger than all of Europe. So well did the French people think of this enterprise that they invested almost $400,000,000 in it. Law's plan was sound. He failed because he lost the confidence of his countrymen.

The Hudson Bay Company and the East India Company were similar enterprises and they succeeded. Even before Law came, the French built Fort Prud'homme on the bluffs and Fort Assumption at Memphis, thereby coming in conflict with the grants which Charles the First of England gave to his subjects of land running due west from Virginia and the Carolinas across the river.

It may be interesting in the story of this Valley which is so closely interwoven with the story of the contending great European powers to note that the first white settlement west of the Mississippi, except those in the far southwest, was made in the Mid-South at Arkansas Post. This was in 1688.

That the Mississippi Valley should join with the regions along the Atlantic Seaboard and make for a common destiny was clear at the close of our Revolution. France and the colonies were allies. During the war men talked of France holding the valley west of the river and the colonies controlling the regions to the east, but so soon as English speaking people began to go down the Ohio, Cumberland and the Mississippi the natural design that one people must control all was developed.

There was talk of free navigation, but there could be no free navigation of the river so long as one nation controlled the mouth and another the stream higher up.

When France helped us beat the English, France and Spain both made it inevitable that they should move out of the west and give the young nation room to grow. Before 1803 far-seeing men knew that America must control this valley either by purchase or by conquest. So in 1803 France surrendered sovereignty in this valley and a few years later Spain gave up all color of claims to South Mississippi and Florida and contented herself by holding Texas and lands as far up as Oregon.

France and Spain left their imprint on this region. It is in the name of villages, rivers and counties. In Memphis we see it in the name of Gayoso, in Arkansas we note it in the St. Francis, L'Anguille and New Gascony. Higher up Cape Girardeau tells us that once the Frenchman was there. Here the Bayoso Gayoso is a reminder that Spain's hope of dominion was shattered.

We see the traces of French and Spanish laws in land titles. Now and then the transfer of land in Eastern Arkansas must be referred to Washington where the President of the United States will clear a title by stating that claims to the land were surrendered in a treaty made between the United States and his Royal Highness, the King of Spain.

The Spanish and the French also left behind them a little touch of poetry and romance which to this day flavor the lives of our people.

Whence came the English speaking people into this Mid-South? Before and after the Revolution a few bold spirits were pushing out from Pennsylvania and New York into Ohio. Men from Virginia went out into the Kentucky region. Boone crossed over from the Carolinas into the northwest. Down from Virginia through the East Tennessee country other men came. After the Revolution these pathfinders were followed by families. At the close of the century we find the Middle Tennessee country and the Middle Kentucky country filling with people. Louisville was a great trading center and Nashville was a gathering place. Then down the river came others and even before the French and Spaniards moved out men from the upper reaches were gathering on the Chickasaw Bluff at Randolph, at Helena and at Vicksburg. The country was fair to look upon. It startled the imagination of Burr and men of his sort until they hoped to build it up as a thing apart from the old colonies.

It is a striking fact that the pioneers and builders of this region drew the best and the sturdiest from all of the older states.

African slavery and the cotton gin had made the lowland planters of the Carolinas all-powerful. The sturdy and independent hard-working men of the hills felt a restraint that they knew was not fair to them. They wanted a free region. They were moved by that impulse which had been common to men on the border of civilization for centuries. They wanted more room and more freedom, so down into the higher regions of the Mississippi they crowded. Out of the mountains they passed over East and Middle Tennessee and came into West Tennessee and into Arkansas. They moved into Kentucky as well as into the lower states. But if the hardy and if the poor came they were quickly followed by the well-to-do.

Slavery was not profitable in the high country, but it was profitable in the black lands of Alabama and along the water courses farther west.

Before the war of 1812 there were fusing into this region currents of men and women—the best that could come from Georgia, the Carolinas and from the upper Ohio region.

The second generation of those who had moved out into East and Middle Tennessee, into the Tennessee Valley and into Middle Kentucky again moved farther west.

At this period transportation began to develop in this region and was the chief controlling factor in its growth. Out of the upper rivers came the flatboats. Even before the steamboat came into use there was a larger commerce on the Mississippi than on the Hudson.

There was a cry in the east for canals. There were natural canals in the west. If the railroads had not been invented our river system would have developed this region faster than any other of the Union.

Our second war with Great Britain found the people of the Mid-South ready to bear a hand. The region had already so developed that a state consciousness had asserted itself. It is one of the proud traditions that riflemen of Kentucky and Tennessee had much to do with the defeat of the British veterans at New Orleans. Men from Mississippi, calling themselves Mississippians, were in that same struggle.

Already the great region west of the Alleghanies had found itself. Then that region covered by North Mississippi, West Tennessee, Kentucky and Arkansas had so shaped its fortunes that its people were active, energetic and filled with pride of territory along with the pride of race. This race pride was logical because the pioneers of this region were a cross-section of the strongest of all the classes of the older states.

If there was not the coldness or austerity of the Puritan there was the solemnity of the Covenantor, coming through the Scotch and Irish from the Carolinas, with the joyousness and an abandon of those who had come out to Virginia because they had followed the ill-starred fortunes of the Stuarts.

Men of education had come among us. In all the older homes today you will find books that were printed before the beginning of the last century and paintings that were the work of trained hands. Furniture and other household trappings showed in their selection and arrangement cultured and educated minds.

The Mid-South took on a definite growth after the war of 1812. The Indians were in the way in Mississippi and in West Tennessee, but in spite of this there was progress.

Mississippi was filled by men of culture and also by other men who if not educated in letters were strong in character.

West Tennessee received more men and women from Middle Tennessee. Arkansas began to fill with English speaking people. Litigation, incident to the land titles granted by Spain, was pushed.

The splendid region known as Crowley's Ridge drew a hardy class of settlers. Hot Springs became a resort for health seekers.

In 1819 James Miller, the hero of Lundy Lane, came to Arkansas as the first territorial governor and Crittenden of Kentucky was a high official.

The people of Arkansas had the proper appreciation of the press. In 1819 we find W. E. Woodruff publishing a paper at Arkansas Post and printing the latest news from London, New York and Washington, which was as much as three months old. The Arkansas Gazette today is still an organ of light and education.

Though Tennessee was a state almost from the close of the Revolution, West Tennessee grew along with Mississippi and Arkansas. Mississippi became a state in 1817. Memphis was incorporated in 1819 and Arkansas became a territory in 1819. These facts show the close unity of the Mid-South and that the development and growth for Arkansas, Tennessee and Mississippi run along parallel lines.

Splendid men took a part in the affairs of these states in those days. If West Tennessee attracted the attention of Jackson, Overton and Winchester, Mississippi rejoiced in equally strong men.

The first judges of the Supreme Court of Mississippi were Shields of Delaware, Taylor of Pennsylvania, Hampton of South Carolina, Ellis of Virginia, Clarke of Pennsylvania, Stockton of New Jersey and Child of New England. Later, Maine sent to Mississippi Prentiss, and Quitman, a chancellor of that state, was from New York.

Into the Mid-South came the best of the old families of the east and the northeast and pioneers, sons of men who had fought the British, fought the Indians and again fought the British.

Agriculture flourished because there was river transportation. Cotton was profitably grown because slaves were here to cultivate it and New Orleans and Mobile were ports easy of access. But if there was growth along the Mississippi there was also a splendid development in the valley of the Tennessee and in the upper reaches of the Alabama and Tombigbee.

Be it remembered that if Jackson, Memphis, Little Rock and Helena were on the forming maps, that the regions around Aberdeen, Columbus and Pontotoc were fast developing.

The wild furor of inflation and land speculation did not prove so disastrous in this region as it did in the upper latitudes.

There was a business sense among our merchants and traders which enabled them to establish a banking system founded upon solid basis.

The culture of many men in this region had a reaction in a demand for schools. In some families there were tutors and in others a teaching governess. In the smaller towns there were male schoolmasters who taught after the manner of O'Hara, Barry and Forsythe of Kentucky. At the outbreak of the Civil War there was an academy, institute, a seminary or college in most of the county seats.

The town of LaGrange in West Tennessee, to which the first railroad was projected from Memphis, was the seat of a famous school.

Before the Civil War there were schools of more than local reputation at Holly Springs. Long before the war there was a school building in the midst of Court Square in Memphis.

Men like Waddell, the elder Holmes and Byars were in many of the counties of Arkansas, Mississippi and Tennessee. Holmes came out from Pennsylvania as a missionary and after teaching and preaching near Pontotoc went to Tipton County where he established the Mountain Academy. The struggle for education was characteristic of the people of this region even before the Mexican War. This struggle found the sons of Mississippi, Tennessee and Kentucky

ready to bear a mighty hand. It appealed to their old spirit of adventure, and they returned with larger ambitions and a broader perspective.

Soon after the Mexican War a great convention of progressive men from the entire south was held in Memphis. The transportation problem had become interesting. America now controlled all the lands from the Atlantic to the Pacific and her people began to think along transcontinental lines.

Throughout Mississippi and West Tennessee the effort for polite education was marked. The same was true in Central Arkansas. Young men, even in the early days, were sent to eastern universities. Many went to private colleges that clustered around Lexington, Danville, Bardstown and Lebanon in Kentucky and certainly the University of Virginia drew its quota.

Some of the young scholars of the far east came down to this region to teach; later they became lawyers or public men and left their impress on the region. Prentiss came out of New England. George D. Prentice, the editor, came from the east to Kentucky. Among the early editors of the Memphis newspapers was a member of a distinguished New York family.

There was a certain flavor in this genteel education that made for nicety in speech and in manner, a high regard for personal honor and a respect for woman. Even today in some of the older libraries in the Mid-South one will find the classics, Blair's Rhetoric, copies of Milton, Shakespeare, Young's "Night Thoughts," Pollock's "Course of Time," Abbott's "Life of Napoleon" and Hume's "History of England." The struggle for education was characteristic of our people before the Mexican War.

The contest with Mexico attracted sons of Mississippi, Tennessee, Kentucky and Arkansas and they bore in it a great part. The country was filled with old men who were with Jackson at New Orleans. The sons of these men, inspired by what their fathers had done, were eager for an accounting with Mexico. Their resentment was fired by the massacre of Crockett and Bowie, both of whom had gone into Texas from this region. Another Tennessean, Sam Houston, had already made a name for himself in the southwest. When these young men came back from Mexico they had larger ambitions and a broader perspective. They saw the United States, a nation, covering the entire sweep of the nation from the Atlantic to the Pacific. Fifty years before France had drawn out of the valley, Spain which retired from Florida in 1820 had transferred its color of title to Mexico and the children of those who stood in the way of Spanish or French conquest in the Mid-South contributed mightily to annexing to the United States what Mexico had acquired by revolution.

At the close of the Mexican wars the rivers of the Mid-South were crowded with boats, but these natural arteries did not meet the demands of the people. Land transportation was needed. Short lines of railroad were under construction. A road had been built from Memphis, Tennessee, to LaGrange, its objective being the Tennessee River, and railways were projected towards the west. The military road uniting the southwest with the east passed from Memphis towards Little Rock, then towards Fort Smith.

John C. Calhoun and the elder Brinkley saw the necessity for a transcontinental railway system following generally the line of the 35th parallel. A

great convention of progressive men from the entire south was held in Memphis in the early 50s. Calhoun was here. A barrel filled with water at the Bay of Charleston was brought overland and a great ceremony was made of pouring it into the Mississippi. The Memphis & Charleston Railway was projected and other roads were outlined towards the west.

One can now go by rail from Washington to Memphis, to Little Rock and on westward through El Paso, thence to Los Angeles with only one change of trains. This accomplishment would have been a fact before 1860 except for the slavery question, which involved not only geography, but also climate, and aroused a spirit that was beyond compromise.

The northern people wanted a development towards the west through a northern tier of states. The natural drift would have been through Memphis. The war brought it about that St. Louis became the crossing point of the great river. Transcontinental railway systems were projected through the upper trail, with the result that soon after the war there was a continuous line of rails from St. Louis and Chicago to the Pacific coast. Except for the Civil War much of the greater part of the east and west transportation would have funnelled through this region. Even so, the Mid-South has become in the development of the country the center of a mighty transportation system. Along the Southwestern Trail, along Jackson's military road from the east into the southwest, and into the west there are completed railway systems. The natural value of these routes was never better demonstrated than during the World War. More soldiers crossed the great river at Memphis than at any other point. The test of war showed the logical lines and logical routes.

But if at the close of the Mexican War there were a few miles of railway in the south before the opening of the Civil War one could travel by train from Memphis, Chattanooga, through Knoxville, through Bristol then to Richmond; thence to Washington and from Washington to New York. This was the first great southern railway system. Another road had been built from Louisville through Nashville and through Northern Alabama. The Mobile & Ohio Railroad had already met the requirements of its name. The line from New Orleans north through Grand Junction was under way with regular schedules as far up as Jackson, Mississippi. The Little Rock and Memphis system had been projected.

The opening of the Civil War found the Mid-South filled with prosperous people on the high ground. All over West Tennessee, Northern and East Mississippi schools were being built, roads were being opened, courts were held on regular schedules, the musters attracted great crowds and the people were eagerly discussing politics as formerly advocated by Andrew Jackson of Tennessee as opposed to the politics preached by Henry Clay of Kentucky.

In those days two strong parties were built up in all the southern states. Men of character, intelligence and education were opposing leaders. The Memphis Appeal and Arkansas Gazette daily devoted from eight to nine columns of their space to the discussion of political questions and, often, all of their space to the reporting of some speech made by some great leader. Probably in no other region did the law draw unto its practice men of so high attainments. With all

that there was not that ease coming from established fortunes which destroyed the spirit of energy and labor. Society was still developing. The spirit of youth was over the land. While on some of the plantations there were great colonies of slaves, in other regions there was a sturdy population of white men who lived close to the soil and who had in them the vigor and strength of the pioneer and the freeman who cared more for personal rights and personal freedom than the mere loading of property.

So when the Civil War came, except from along the western shores of the Tennessee River, every one, almost, enlisted in the armies of the Confederacy. Some fought to defend their own region, but many marched away to the army of Virginia and, as the struggle waxed, they gave a splendid account of themselves at first Manassas, second Manassas and at Gettysburg, where they were all but destroyed.

The turning points in the Civil War were in this Mid-South. In order to succeed the Confederate leaders recognized that the south must not be cut in twain by the enemy holding the Mississippi. The strategists in charge of the northern army struggled from the beginning to secure a water route from St. Louis to the Gulf.

So in '61 there was a fight at Belmont where Grant, dropping down the river from Cairo, first met an enemy which was to confront him for four years at Donelson, Shiloh, Vicksburg, Missionary Ridge and Petersburg and finally giving away at Appomattox.

Island No. 10 in the same Mid-South was fortified heavily. In despair of getting through quickly by the river route, the federals struck at Fort Donelson in Middle Tennessee and then at Shiloh. At this Shiloh in the spring of '62 the unprepared but brave armies of both sides met in a deadly struggle. After Shiloh Corinth became a place of strategy. Simultaneously with Shiloh there was a naval battle in front of Memphis. But not until more than a year later did Vicksburg surrender and Helena give occupation to Federal troops.

A student of history of the war finds that Shiloh, Belmont and Vicksburg in this Mid-South were immense factors in the equation of blood and death which was solved two years later.

In some counties in this region more men went to the armies than there were voters. Only the very young and the very old men remained at home. We complained of the scarcity of man-power in the World War and yet there were taken only the young men.

In the Civil War the boys of sixteen and the men of sixty went in. And yet the women and the children, the crippled and the invalids "carried on" at home. This Mid-South during those four years contributed enormous supplies of cattle, horses and food to the fighting soldiers. Indeed, that splendid region of East Mississippi in which now cluster the thriving cities of Aberdeen, Tupelo, West Point and Columbus was called the "granary of the Confederacy" and the Confederates successfully defended and produced great supplies in it until the fall of '64.

When the end came this region was prostrated, gins had been destroyed, fences had been burned, roads were wrecked and bridges were down. The

country was denuded of livestock; the money of the people had gone with the blood of their children into the support of the Lost Cause. The white people were poverty stricken, the negroes were free and penniless. The victorious army policed the land. The tragedy of Lincoln and the vindictiveness of those who had fought the war in speech, but not on the battlefields, brought about a condition that would have broken the heart of people of less courage.

In spite of the furies of reconstruction, in spite of the bitterness of politics and of the rule of strangers the rebound of the Mid-South is one of the marvels in the history of the state of society after wars.

The railroads were rebuilt, men broken in fortune but not in spirit sought to construct others. Young men returning from the army labored at the first thing in sight. Passing down from the hills many of them began to open the lowlands along the river. Within five years after the close of the Civil War all of the great trunk lines of railways now in existence were projected. Far-seeing men began to advocate the confining of the waters of the great river within its banks. Here and there it was suggested that the holding of these waters was a national problem. Notwithstanding the rule of the hostile party, the practical disfranchisement of the white people and the wild orgies of office holders in state capitals, the Mid-South in 1873 had gathered sufficient strength to withstand the panic with less loss and less suffering than were marked in the east and north.

After '76 the people got their local government under their own control and there was orderly development interrupted only by two sweeps of pestilence, the causes of which science has discovered and the occurrence of which will be no more.

Before 1890, competing lines of railways had been completed from Memphis to New Orleans, from Memphis to the west, from Memphis to the east and from Memphis to the north. The commerce of the Mid-South began to flow on iron rails from Chicago to the Gulf.

The grain and livestock products of the west were funnelled through Memphis into the southeast. Memphis, Helena, Little Rock, Jackson, Tennessee, Clarksdale, Mississippi, and Tupelo and the other towns of the Mid-South were not only joined to one another by rail, but in many cases by competing lines.

The Mid-South had prepared to come into its own. The forces of development and reconstruction had finally come into active play. The great bridge was projected across the Mississippi at Memphis. The first train ran over it in the spring of '92. In the meantime, the levee was completed from the Chickasaw Bluffs east of the river, as far south as the mouth of the Yazoo.

Since the beginning of the century pioneers had driven into these lowlands. Before the war the region around Lake Washington was populated by men who came out from the Carolinas into Kentucky, and along the high banks of bayous and along the elevated shores of the river there were plantations.

Arkansas caught the spirit of Mississippi and was determined to shut the waters of the great river out of the basin. Then bold spirits said that the river must be held to its banks all the way from Cairo to New Orleans, and in this good year that work has been completed. St. Francis Basin is a smiling plain

dotted with growing cities. Helena lies on the brow of Crowley's Ridge with the vast alluvial countries to the north and the south.

In the Yazoo Delta men go from city to city on the highways where forty years ago there was a jungle cut through here and there by lazy bayous. The levees, railroads, and bridges across the river have been the vital artificial forces in the building up of this region. Its further development rests in vehicle highways and in canals. These men who first pioneered into the St. Francis Basin and into the Yazoo Delta were great builders. Many of them have been forgotten. Some have left behind them prosperous families and great fortunes, others, for themselves, lost the struggle, but they contributed much for the benefit of their neighbors.

The opening of the Yazoo Delta and the St. Francis Basin to cultivation is a romance of agricultural development like which there is no parallel, even in the valley of the Nile or the old lands between the Tigris and the Euphrates, which thousands of years ago blossomed as a garden, then died and which is about to be resurrected under the touch of the conquering English.

Soil, Climate and Production of the Mid-South

By C. P. J. Mooney

THE objective of this book is to put into type a series of facts that will show the territory called the Mid-South to have made more progress in development during the last quarter of a century than any other region in the United States and to demonstrate that no other region offers a better opportunity to the farmer, the merchant and the manufacturer. The Mid-South has the most fertile natural soil of any region in the world. No other region is better for living during the entire year. It is unique in moderation of climate, in average of rainfall and in variety of resources.

The Mid-South is that region covering West Kentucky, West Tennessee, part of the Tennessee River Valley in Alabama, the northern half of Mississippi, the eastern half of Arkansas and southeast Missouri. It is cut in twain, north and south, by the Mississippi River. It is touched on the east and partly on the north by the Ohio and Tennessee. The Arkansas, White and the St. Francis cut through it west of the Mississippi. East of the great river are the Obion, Hatchie, Forked Deer of West Tennessee, the Tombigbee, the Yallobusha, Tallahatchie, Yazoo and the Sunflower. No part of the Mid-South is far away from a large water course. Much of it is within an easy distance of navigable streams. Not only is it well watered on the surface, but under a great part of it is a sheet of artesian water.

The annual rainfall is higher than the average of rain in other parts of the Mississippi Valley. The temperature in the lower half, below Memphis, reaches a freezing point only during two months in the year. The heat of the summer is never so intense as to bring about difficulties to man or beast. One seldom hears of sunstroke in this region.

The experiments of the last quarter of a century have reached a point where one can stand safely on the statement that the Mid-South is the richest agricultural region in the world. Two products furnish bread to the entire world, one is wheat, the other is rice. The Mid-South produces both.

One product is more used than anything else for clothing and covering: that is cotton. The production of cotton in the Mid-South is greater in quantity and better in quality than in any other region in the world.

The third element in the living economy of man and beast is corn. Corn is one of the Mid-South's great crops.

From Iceland to Australia men use tobacco. In the Mid-South is the heaviest dark tobacco production in the world.

In the Mid-South are vast regions where five crops of alfalfa can be harvested for fifteen years. From four to six crops have been harvested annually in this region. In the alluvial region, in the St. Francis and the Yazoo Basin, no soil preparation in the way of inoculation or lime need to be made. The elements for the growth of alfalfa are already here.

The Mid-South is the natural region of the Bermuda grass and lespedeza.

After the heavy field crops the tremendous element in living is the home and the commercial garden. In the Mid-South there is an enormous trucking industry. Out of it every year go hundreds of trains of tomatoes, strawberries, sweet and Irish potatoes and all other vegetables peculiar to a temperate zone. An index to the unique productivity of this region is the statement that after one has harvested a crop of wheat one can plant on the same land and harvest before frost either a crop of corn or cowpeas. One can gather a crop of early potatoes or reap a crop of oats and gather a second crop before the winter from the same soil.

After food and clothing the next necessity of man is housing and furniture. The Mid-South is filled with hardwood timber and in the lower reaches are great forests of pine and brakes of cypress.

The city of Memphis, which is in the heart of the Mid-South, is the center of the largest hardwood manufacturing district in the world. The region in the towns adjacent are filled with saw mills and timber camps.

After field crops and timber, an industry which has rapidly become important is that of livestock. It has so developed that the finest herds of blooded cattle and blooded hogs are in this region. The national and international champions at cattle shows have been produced in West Tennessee and in Mississippi. Champion blooded hogs of the Western Continent are here.

What men grow and what men produce must be either consumed or sent into other parts of the world. This makes transportation necessary. This region is bisected by transcontinental railways and by lines extending from the Lakes to the Gulf.

In this region there is a railway within a few miles of the door of every citizen. There are only two counties in this region where there is no road; one of these is served by a river. On either side of the Mississippi is a network of railways running north and south. West of the river are lines running into the northwest, the west and the southwest. East of the river are through trains reaching the eastern states, the Atlantic coast states and the east Gulf states.

From the center of the Mid-South one is over night from St. Louis, Chicago, Louisville, Cincinnati, Atlanta, New Orleans, Dallas, Fort Worth and Kansas City. The east and west commerce of the lower Mississippi Valley funnels across the two great bridges spanning the Mississippi at Memphis.

Post-war era of railway building began with the departure of the Federal forces. It was brought to its present completeness after it was seen that the Mississippi River levee system was an assured success.

In navigable streams, in soil, climate and transportation the Mid-South is singularly blessed, showing variety of resources and products. These two cross sections are interesting. East of the Mississippi, south from the Ohio, one passes through the wheat and tobacco lands of West Kentucky into the tobacco and cotton lands of West Tennessee, through the trucking sections of West Tennessee, then through the high country of West Tennessee with its herds of pedigreed cattle, then into Mississippi down through the black belt and prairie country where cotton, corn, alfalfa, fine stock and dairying thrive. East and west one passes from the cotton, small grain, livestock and tobacco country of West Tennessee into the lands of East Arkansas where cotton and corn are profusely grown in the St. Francis Basin and in the White, Arkansas River country. At the end of the sector is the Arkansas rice region covering all the counties of Grand Prairie. Extending northward on either side of the Mississippi and along the other rivers is the alluvial region now protected by levees which grows anything resulting from intelligent labor.

Twenty-five years ago the greater part of the Mid-South was given over to cotton. It was a one-crop country. The levees were incomplete and the railroad's system was not worked out. The lumbermen came and began to clear the forest. An acre of land cleared of timber, was the more valuable because it was immediately ready for agriculture. The completion of the Yazoo levee was followed by the opening of the Delta of that name. Agriculture became certain and men began to plant accordingly. In the St. Francis Basin progress was slower. Finally a dirt wall protected it from the Mississippi and it immediately began to attract investors and planters. A few years later the culture of rice became possible in Arkansas, because there was a great sheet of artesian water in the Grand Prairie country. Then the Crowley Ridge country came into its own for general farming and livestock.

It was found that alfalfa and other hays grew well in eastern Mississippi, with the result that the prairie country and the Tombigbee country became highly productive. Agricultural colleges had sent home the gospel of soil conservation and the rebuilding of the high country began.

The propaganda for diversified agriculture and livestock was instituted. The agricultural colleges, the better educated farmers and men of vision began to appreciate what this country was and is, with the result that we have today a record of development unequaled for the same period by any other territory.

There has never been a boom in this Mid-South and there has never been an era of wild land speculation. No town has grown then flattened out.

Today we find this Mid-South blessed with a good and growing school system. High schools are in the country as well as the city. In this region one great agricultural school gives special attention to the things necessary for our people. This year finds the cities being drawn together by good roads. In almost every country there is a community center and yet the country is only one-third open to the plow and it is estimated that eighty per cent of this region is plowable land.

The foundation for a great future has been solidly built. The soil is by nature rich. In the 12,000 square miles of alluvial land the washings of the

upper rivers, lime and decayed vegetation, have come down for a thousand years. One man bored a well in the alluvial region and 250 feet down the drill passed through a cypress log.

Commercial fertilizers will never be necessary for this wonderful river country.

In the high country of West Kentucky, Tennessee and Mississippi the soil is easily tillable, naturally rich and quickly responds to a generous treatment.

In eastern Mississippi there is a black land which is the remains of a water basin which was there thousands of years ago.

In Arkansas the Crowley Ridge country is high and fertile, adapted to grazing and general farming. Further over one passes through the bottoms of the White, east and west of which the soil gives growth to rice. Further east we have the marvelous Arkansas River basin country in the midst of which is Little Rock, the splendid capital of that state, and lower down the Pine Bluff country. Below the end of Crowley's Ridge, on the shoulder of which is the splendid city of Helena, is another vast reach of alluvial land along the Mississippi River as far south as Louisiana. In this region the last frosts are usually around the first of March and the first frost along in October. This tremendous advantage enables the people of the Mid-South to keep their cattle and hogs in the open, if they wish, ten months in the year.

In most of this region there is a natural pasture for nine months and cover crops can be planted so as to afford grazing the other three months. Cattle need protection in the winter only from the rain. In this region hogs can be grown more cheaply than in any other part of the country, also there is food in the field for them the year around. Bearing these facts in mind one can see how much more cheaply hogs, cattle and sheep can be produced in this region than in the hog and cattle countries further north.

The greater part of the future prosperity of the Mid-South rests in livestock. The certainty of the results are proven by what has already been accomplished.

A stranger would be amazed at the extent of manufacturing in the Mid-South. It is clustered over with hardwood lumber finishing mills. Dressed lumber, sashes, doors, certain sorts of furniture are among the products of our wood-working factories.

The Mid-South is the center of the nation's largest output of cottonseed oil and this amazing industry is gradually functioning into a condition where from it there comes an enormous supply of food for man and beast. The hulls and the cakes are now exported to the dairies of other lands. Some day the cattle industry will be so developed that this great food will be consumed close to the mills. Out of this same cottonseed one gets the basic material for oleomargarine and the vegetable lards that are now big factors in the nation's household economy.

The heavy productions in the Mid-South are cotton, livestock, lumber, rice, corn, cowpeas, hay and tobacco. In manufacturing there are the finishing of lumber, cottonseed products and mixed feeds. The quick transportation has enabled an enormous development of the early vegetable and fruit industry.

It is coming to pass that trainloads of strawberries, radishes, beans and turnips start out of the extreme southern part of the Mid-South during the last week in February, then the shipments to points higher up continue until the vegetable and small fruit harvest is in full activity in West Tennessee.

So all the early vegetables and fruits that can be grown in this region find a ready market in St. Louis, Kansas City, Chicago, Minneapolis, Louisville, Cincinnati, Detroit, Cleveland and Pittsburgh before the early vegetables in the neighborhood of these great cities can be taken from the fields.

The time is not far off when the vegetable and fruit industry in the Mid-South will be equal in volume to either the cotton or to the lumber industry. The development of the diversified agricultural activities of the Mid-South is beyond the experimental stage. The railroads are here for the transportation and no other part of the United States offers such a soil output in duration of growing months, in variety of things grown and in strength of production as does the region lying east and west of the Mississippi River 150 miles north and south of the city of Memphis.

The day will come when this region will be the heart of the richest productive territory of the United States.

After this sweep through four centuries wherein we have studied the races that have held dominion in this region we are able to get an accurate measure of the quality of men and women who now hold the cities and lands of the Mid-South. It is going to be the most productive region in the United States. The soil gives natural advantages. It required energy, patience and courage to bring out of the land the best results.

Before the Civil War Eastern Mississippi, that splendid country around Aberdeen, Columbus, West Point and Tupelo had been brought to a high state of cultivation for those days. The black lands of East Mississippi were not subjected to overflow. The bottoms of the rivers when cleared yielded abundantly.

Clustered around these cities there were families whose imprints are well defined on the structure of the history of Mississippi. Passing through one can note the high state of culture in the character of the splendid old homes.

Higher up in West Tennessee around Bolivar, Old Purdy, Corinth and around Jackson and Madison County the country has been opened by a sturdy stock of pioneers. The people lived comfortably and some of them elegantly. The sons and daughters went to the schools in Jackson or at LaGrange, while still others sought education in the older colleges in the north and east. The same is true as to families along the White and Arkansas River around Helena and higher up through the Crowley Ridge country. Little Rock, itself, had become a city of culture and boasted of a splendid college. It was doing for the youth of that state what Oxford in Mississippi was doing for those east of the river. Here and there along the Mississippi in the St. Francis Basin and in the Delta on knolls above the overflow, were baronial estates owned by men, who had come down from the higher countries, saw a vision of the future and determined to clear the low country and have it for their own.

The Civil War tore this splendid social fabric to pieces. Federals and Confederates camped throughout West Tennessee and Northern Mississippi. Armies out of the upper states met southern soldiers in Helena and Pine Bluff. There was a constant collision of small bands in the upper counties of the Arkansas and along the river there were the battles of Belmont, Island Ten, Fort Pillow, Memphis, on the Helena front and Vicksburg just as there were further to the east in Mississippi collisions at Corinth, Holly Springs and sharp conflicts around Tupelo. When the struggle ended there was not a neighborhood, not a village that was left unmarked.

For ten years after the war there was a fight for existence, a struggle against annihilation, a supreme effort to keep the white civilization from going down under the black rule. Then came the pestilence, but after that the heavens were filled with rainbows. Those who had survived the struggle took on new courage and those from strange land began to see the possibilities of the country. The schools were rebuilt, roads were constructed and the levees began to throw their strong shoulders against the river, then the bridges across the Mississippi were built.

The lumber countries of Michigan, Wisconsin and Northern Indiana had become bare and strong men of the forest came into this Mid-South and were staggered at the possibilities in timber.

Before '90, men from Indiana and the other states around the Great Lakes were cutting trees and sending the hardwood lumber into northern cities. It was found that as fast as the land was cleared it was the more valuable because of its natural richness. A cutover country in the north is a barren country and a cutover country in the Mid-South invites the plow.

The discovery of the wonderful qualities of cottonseed led to another great development in this region which outstripped others.

In the early '90s the work of the builders had become manifest to the world. More capital came in, more people came in and before the Spanish-American War the production of raw agriculture and timber material from the territory adjacent to Memphis became a great factor in the wealth of the nation.

Until the levees were completed and the bridge built over the river there was steady progress marked by an occasional backset, but in 1900 it was realized that no region could be a one-crop region; that no city could depend upon one article, and be permanently prosperous. Before that time cotton, because it was a source of credit, was the only standby of the farmer. The timber man himself depended for revenue on the unfinished product.

Around 1900 it was demonstrated that cattle could be economically grown in the prairie country of East Mississippi and that Crowley's Ridge afforded fine pasture.

Someone developed rice on the Grand Prairie of Arkansas. The lespedeza was found to be a great cattle food.

The newspapers, the agricultural school men and the far-sighted business men began the campaign for a more general agriculture and more varieties. Of manufacture they built on to what the pioneer builders before them had constructed. They came to know their country's possibilities; they preached a new

gospel. It was a plea for diversification, for variety and produce in production. They proved by experiment what the soil could do. They developed the lowly gum tree into a timber as much sought after as the disappearing poplar and the expensive mahogany.

Men like Duryea and Ames in West Tennessee, both of them from the North, Davis, Ames and Clarke of Mississippi, Lee Wilson of Arkansas, Banks of Memphis, Alf Stone of the Delta and the rice growers of Grand Prairie showed by example what might be done in livestock, in alfalfa, corn and rice. Their example was followed and in spite of the drawbacks of the last levee breaks and with a touch of boll weevil to the far south, the opening of the great war found this region bounding forward towards a condition which, when realized, will make it the most productive and affording the best opportunity for creating wealth of any country in the world.

The Geology of the Mid-South

By Prof. E. N. Lowe

DEFINITION—The Gulf border of the North American continent has not always occupied its present position. At present the Gulf sweeps in a broad gentle landward convexity from eastern Texas to peninsular Florida, this general convexity being interrupted at the mouth of the Mississippi River by a pronounced southeastward projection of land. Toward the close of the middle age of geological history (technically called the Mesozoic Era) this interior Gulf region for long distances on both sides of the present Mississippi River presented an aspect very different from that existing today. A broad arm of the Gulf extended up into the continent as far as the Ohio River and so broad that were it existent today to cross it in the latitude of Shreveport, Vicksburg, Meridian and Mongomery, a fast ship would have a voyage of twenty-four hours.

In geological literature this is called the Mississippi Embayment, and it has had an interesting developmental history from late Cretaceous time until the present.

EXTENT.—The Gulf border of the continent in late Cretaceous time was 200 miles north of its present position. The embayment began on the east side a few miles north of Montgomery, Alabama; its eastern shore was an elevated region of hard Paleozoic rocks extending northwestward to Tuscaloosa, thence almost due north to the present Tennessee River a little west of Tuscumbia, thence through Tennessee and Kentucky paralleling within a few miles the west bank of the Tennessee. The head of the embayment crossed the Ohio River into the southernmost tier of counties of Illinois, crossed the Mississippi into southeastern Missouri, and extended in a straight line southwest to Pocahontas, Arkansas; thence the old shore line took a general southwesterly direction to Little Rock, presenting, however, in Independence County a broadly wedge-shaped reintrant into the bordering Ozark Upland. From Little Rock the western border of the embayment extended southwestward to Arkadelphia, thence almost due west into southeastern Oklahoma, and southward into eastern Texas.

The whole area included within the above boundaries in late Cretaceous time was covered by a great expanse of salt water, broadly wedge- or V shaped with the apex pointing north, the axis of the embayment having a trend a little east of north and west of south. All of the present states of Mississippi and Louisiana north of latitude 32° 30′, northwestern Alabama, western Tennessee and Kentucky, a small area in southern Illinois, southeastern Missouri, eastern Arkan-

sas, southeastern Oklahoma and eastern Texas were embraced within this inland sea, the borders of which were constantly changing, expanding on the one hand or contracting on the other as affected by submergence of contiguous lands or emergence of marginal sea bottom.

This great bay came into existence as a result of a down-warping of the southern half of the continental axis now constituting the Mississippi Valley with the consequent advance of the Gulf waters over the depressed area. Since the initial period of maximum depression, the embayment area has been gradually emerging partly by filling, partly by crustal movement, until after a long time, even geologically considered, the whole area has again become a land surface, with the addition of broad areas to the south, east and west by the rising above sea level of broad margins of the continent along the whole Gulf and southern Atlantic coasts. It is the interesting history of these changes that is now attempted.

Formation of the Embayment.—At the close of Palezoic time and prior to the down-warping mentioned above, the whole embayment area was a land surface composed of the old hard rock formations that make up the continent to the north of us, and that border the embayment area on the north, east and west. It is probable that these rocks constituted high lands of more or less rough topography, possibly mountainous in some parts. That they extended far south, and that the continent then was perhaps more extensive in that direction than today is more than probable, although borings in the embayment area, except near the margins, have failed to reach this old rock floor so deeply buried is it beneath later deposits.

The old rock surface consisting of limestones, sandstones and shales, became land at the end of Palezoic time when the Appalachian revolution pushed and folded up the Appalachian chain of mountains and lifted the whole interior of the continent above the sea. During nearly the whole of Mesozoic time this old land remained above the sea and was subjected to the waste and wear of the elements. After millions of years of erosion it was worn down approximately to a level plain but little above sea level. Bordering its southern shores and along its drainage valleys, all now hidden from sight, forests of giant cycads grew, and the great reptilian monsters of Jurassic times lived and flourished in its bays and along the banks of its sluggish streams.

In Cretaceous time the southern or Gulf coasts of this old land began to sink beneath the sea, and toward the close of that period the sinking had progressed until a moderately deep bay teeming with marine life occupied the whole embayment area substantially as already outlined.

Emergence at End of Cretaceous.—As would be expected in a gradually progressive submergence, the first deposits laid down on this old sea floor of the embayment were overlapped toward the head of the embayment, so that today none of these beds is to be seen in that region, nor are they encountered in deep borings, although in Georgia and eastern Alabama they form a narrow zone outcropping between the later Cretaceous beds and the old rocks of the Piedmont plateau. On the western side the earlier Cretaceous (Trinity) beds

again appear in western Arkansas and extend southwestward through Oklahoma into eastern Texas where it occupies large areas.

This disturbance means that while in late Cretaceous time the head of the embayment was slowly extending northward, toward the mouth of the embayment the lands on the east and west were gradually rising and lifting into a fringe of lowland the marginal sea bottom. Undoubtedly the two areas of Lower Cretaceous are continuous beneath the embayment, but its northern border has not yet been discovered.

At the end of the Cretaceous Period extensive uplift of the embayment sea bottom occurred. It is not to be supposed that this uplift was sudden or accompanied with cataclysmic force, but was a slow oscillation of the earth's surface whose effects would scarcely have been noted in a long life time had men been present to observe the change. It is probable that this uplift converted the whole embayment into land, and possibly a larger area which now lies beneath the Gulf.

The oscillation was not limited to the embayment, but affected the whole Gulf and southern Atlantic border, and brought up out of the sea extensive areas in the western part of the country. It constituted one of the important revolutions of geologic time—the transition from the Middle Age (Mesozoic) of the world to the Modern (Cenozoic) Age. The period of uplift and land erosion lasted so long that the continent was worn down to gently sloping plains, as shown by the uniformly even line of contact between the Cretaceous and Tertiary formations.

Coincident with this geographic revolution the life of the world underwent marked changes. Old groups very abundant during Cretaceous times disappeared entirely or became unimportant; the cycads and giant ferns were replaced by broad-leaved trees of modern types; the dominant reptiles that ruled the water, the land and the air during Mesozoic time dwindled to insignificant proportions and numbers, to be succeeded by gigantic and bizarre mammalian forms, most of which in turn have become extinct since the beginning of Cenozoic time, to be followed by more modern forms of the mammalian groups.

Cretaceous Deposits.—The embayment has been progressively filled in, which, with successive uplifts of marginal bottom, has gradually reclaimed the whole area into land surface. Streams flowing into the head and sides of the embayment have furnished materials which have been worked by the waves into sea bottom deposits. Shell-bearing animals, corals and other lime-secreting forms of life have contributed largely to the deposits built into the lands of the Mississippi Embayment.

At the beginning of this period of filling the lands bordering the embayment were high and the eroding streams rapid and tumultous. These inferences are justified by the character and mode of deposition of the materials brought into the embayment sea. These consist largely of immense gravel deposits which could have been transported only by swift streams. This gravel is composed of subangular partially water worn fragments of chert cemented together by calcareous clay. Interstratified irregularly with these gravel beds are extensive

deposits of sand and clay, with occasional beds of lignitic or highly lignitic clay or sand.

This lignitic material indicated swamp conditions at the time of its deposition, and it is probable that shoaling of the water by filling over limited areas along the coasts brought about temporary swamps and marshes with extensive growth of vegetation.

This division of the Cretaceous is known as the *Tuscaloosa* formation, the deposits of this age being from 200 to 1,000 feet in thickness. Their distribution is chiefly on the eastern side of the embayment, their outcrop on the west side being generally covered under later deposits. It is probable that toward the center of the embayment the materials of this formation thin out and become finer, possibly passing into clays or limestones.

This period passes by easy gradations into the next younger one, the *Eutaw*, which forms a rather narrow fringe bordering the Tuscaloosa on the embayment side. The materials of this formation consist chiefly of thick sand deposits, becoming toward the end of the period somewhat finer and distinctly calcareous. The deposits still indicate more or less the action of rapidly eroding streams, but the lands were probably lower and the streams less swift than in the last period. Great loads of sand were delivered by these streams to the waves and currents of the sea which reworked them into off-shore deposits. These accumulated to a thickness of several hundred feet, thickening toward the south, as in the case of the east.

The next period, the Selma, succeeded without interruption the Eutaw. The material deposited during this division of Cretaceous time consists of a soft bluish gray limestone containing a considerable proportion of clay. This limestone is rich in large marine shells of different types and shows abundant evidence of the presence of marine sauriaus, bones and teeth of which have been found in many places.

The Selma or Anona Chalk, a limestone of the southern part of the embayment, is chiefly lime with eight or ten per cent of clay, which shows a deposit almost entirely free from terrigenous deposits. This can be explained only on the theory that the streams flowing into the embayment sea had worn the surrounding lands so low that their waters brought little sediment into the sea, and what was brought in was the finest clay, indicating sluggish drainage.

However, the chief drainage into the embayment was at the north end, and here we find the Selma to consist of a calcareous clay, indicating that deposits from the land, though the finest clay, was still in excess of that of marine origin. Since the materials of this period are mostly of marine origin, and since marine deposition is very slow, we are safe in concluding that the period of Selma deposition was much longer than either of the two preceding. The Selma in the southern part of the embayment reached a thickness of 800 or 900 feet. Its chief distribution is in Alabama and Mississippi, though a zone ten to twelve miles wide extends as far north as southeastern Carroll County, Tennessee. Around the head of the embayment and along the western border, the Cretaceous, if present, is covered by later deposits. It reappears in southern Oklahoma and

eastern Texas. Deep wells in many places in Tennessee and Arkansas reach Cretaceous beds, but our information about them is meagre.

The latest division of the Cretaceous, the Ripley, consists of impure limestones and sandy marls and sands, having a maximum thickness of about 500 feet. During this time the streams had perhaps cut back into new regions furnishing new sources of sand, for much of the Ripley material is sand of medium coarseness. The limestones formed the basal part, showing a transition from the deeper and clearer seas of the Selma to the shallow water conditions of late Ripley. The Ripley marls contain abundance of marine molluscous shells, mostly fragmentary, but showing beautiful metallic and iridescent colors.

The Ripley outcrop constitutes the series of high sand ridges in northeast Mississippi called Pontotoc Ridge. This high, sandy ridge passes into Tennessee in McNairy County, being exposed in a notable cut near Cypress, on the Southern Railway, and thence runs north ten to fifteen miles wide, but gradually narrowing as it passes through western Kentucky a few miles west of Tennessee River. A narrow zone of the Ripley outcrops in Lawrence and Independence counties of Arkansas, but it is encountered in well drillings over most of eastern Arkansas. From Arkadelphia to Texarkana occur other narrow outcrops, but on the whole, in southwestern Arkansas the Ripley barely peeps out from under later formations of the embayment regions.

During the whole Cretaceous the sides of the embayment were gradually being elevated above the sea, with resulting narrowing of the bay. As before stated, the whole embayment area was probably uplifted and became dry land at the end of Cretaceous time.

Tertiary History.—After a long interval of erosion of the uplifted Cretaceous deposits and older Paleozoic lands, the embayment area was again submerged and an inland bay established. This bay was narrower than during Cretaceous time, but longer, the embayment head reaching in the early Tertiary its maximum northern extension.

The deposits of the Midway stage, the earliest division of the Tertiary, consist in the southern part of the embayment of fossiliferous green sand marls and clays, but in the northern parts in Tennessee, Kentucky, Illinois and Arkansas, only the clay is present, forming the so-called "flatwoods." It is a tough, gray, joint clay, and in the lower parts where it rests upon the marine marls is more or less calcareous and fossiliferous. These clays and marls are encountered in drilling at numerous places in the interior of the embayment, where they show a thickness of about 200 feet. The outcropping portions, however, show only in a narrow zone bordering the bayward side of the Cretaceous. This "flatwoods" is evident in Alabama and Mississippi, and extends through Tennessee and Kentucky into southern Illinois, thence southwest through southeastern Missouri into eastern Arkansas, by Little Rock to Arkadelphia and Texarkana then west into eastern Texas.

The next younger division of the Tertiary, the Wilcox (also called *Sabine* and *Lagrange*), lies upon the Midway, completely covering it except for the narrow penumbra mentioned above. This is a very important period in the

history of the embayment, since at the end of this time the greater part of the embayment was uplifted into land, and has not since been submerged.

The Wilcox consists of a maximum of from 900 to 1,000 feet of deposits, which are chiefly sands and clays, the sands often showing great irregularities of bedding. The deposits and fossils of the Wilcox show very little evidence of marine conditions, and it is probable that these beds were deposited in shallow water, perhaps at times in brackish or fresh water swamps. Extensive lignite deposits, which are derived from peat swamps, occur interstratified with the clays and sands, and most of the fossils of the Wilcox are impressions of land plants, although a few marine fossils occur, especially in the southeastern part of the embayment. It seems probable that in the southern part of the embayment marine conditions prevailed, while toward the head of the bay swamps and brackish marshes persisted.

At the end of Wilcox time most of the embayment became land by uplift and by long-continued filling, which probably was somewhat of the nature of delta-building. Certain it is, the cross-bedded sands very frequently impress one as having been deposited under delta conditions.

The succeeding epoch, known as the Claiborne, is much more restricted in its distribution than the Wilcox. Its outcrop strikes across Alabama and Mississippi in a northwest direction to Grenada. From Grenada a very much narrowed zone reached northward to Tallahatchie County, Mississippi, approached the Mississippi River beneath the delta formations, and reappeared in Crowley's Ridge, Arkansas, as far north as Harrisburg, and thence southwestward. This distribution indicates a very much narrowed, as well as a considerably shortened bay, and this was practically obliterated before the end of the Claiborne.

The Claiborne deposits are mainly marine marls, clays, and sandstones, highly fossiliferous in places toward the mouth of the embayment, but much more like the sandy, clayey and lignitic character of the Wilcox in the regions toward the head of the embayment. The closing stage of the Claiborne was marked by deposition of clays and sands with much interstratified lignite, indicating swamp conditions.

The Jackson epoch followed the Claiborne, with probably a short erosion interval between the two. Marine conditions prevailed during Jackson time, and highly calcareous sandy marls and clays were doposited about the open mouth of the embayment, which by this time was almost filled, so that the Jackson outcrop runs nearly east and west across central Alabama, Mississippi and Louisiana. Beds of Jackson age are reported to occur in Crowley's Ridge, Arkansas, as far north as Wynne, and in southeastern Arkansas south of the Arkansas River. If this correlation be correct, a narrow bay, the limits of which are mostly hidden beneath the Mississippi Delta deposits, extended as far north as Wynne.

The seas of this time were abundantly inhabited by all kinds of shell fish, whose shells are beautifully preserved in great variety in the marls of that period. Shark teeth and vertebrae indicated abundance of these predacious fish. In Alabama and Mississippi occur in the marine clays of this period vertebrae and teeth of the Zeuglodon, a gigantic species of whale that lived in the

Jackson seas. Bones and teeth of this animal have been dug up in the city limits of Jackson, Mississippi, for which place the formation was named.

This epoch was closed by depositing sixty to eighty feet of sands and clays, often lignitic, which probably indicated a local change of offshore currents, with shoaling of the water. This was only for a short time and was followed by the inauguration of the Vicksburg epoch, which was characterized by strict marine conditions. These beds are alternating hard limestones and limey marls. The limestones are massive in places, and occur in high ledges along the streams. Some of this limestone is very pure. Certain phases of it consist of a creamy white or yellowish uniformly soft limestone which can be sawed in blocks of convenient size and shape, and placed in chimneys or foundations of buildings, when it hardens to a firm rock. It is hence locally called "chimney rock."

The outcrop of the Vicksburg extends from Vicksburg, the type locality, a little south of east across Mississippi, Alabama, and Georgia; and extends westward into northern Louisiana. The only vestige of the great embayment remaining was a slight indentation in the shore line about the positions of the Mississippi River.

The relatively deep clear water conditions of Vicksburg time, with marine life, gave way at the beginning of the next stage to turbid, shallow waters, either fresh or brackish. This, the Catahoula (formerly called Grand Gulf, from a lnading on the Mississippi River), presents a marked and rather abrupt change from limestones and marls to sandstones, greenish clays, gray clays and lignite, containing remains of fossil land plants but no marine fossils such as were so abundant in the Vicksburg. The outcrop of these beds extends across Alabama, Mississippi, and Louisiana in a direction slightly convex toward the continental mass, showing still an indentation of the shore line.

The great quantities of clay and sand could not have been spread along the shores of that time except from deposits by turbid streams. Abundant plant remains have been found in the Catahoula, both in the clays and in the sandstones, but all are species that fringe the coasts of tropic or subtropic seas. Hence the climate of this time was considerably warmer than in the same regions now. The flora was very largely palms, some of them large-sized trees. Impressions of large palm leaves are sometimes found preserved perfectly in the sandstone of this period.

Thick deposits of gray and mottled clay, in places containing lime concretions, marked the final stage of deposition extending across Louisiana and Mississippi into southern Alabama. These, also, were either fresh or brackish water deposits, and were laid down in marginal lagoons or shallow offshore shelves undergoing gradual depression. Where shallow water deposits occur in great thickness there must necessarily have been continued and prolonged sinking of the area at about the same rate as the upbuilding, else the shallow waters would have soon shoaled and become converted by filling into dry land.

Present Condition of the Embayment Deposits.—The older rocks of the earth are for the most part firmly indurated, so that clays have become shales or slates, sands have become sandstone or quartzite, sea-bottom oozes have become limestones or marbles. These changes come about as the result of the operation

of several factors, vertical pressure, lateral compression, cementation and heat, through long periods of time. All the materials brought into the embayment were deposited as unconsolidated sediments. After long ages the action of the above factors, or of some of them, has resulted in a complete consolidation of some of these formations, and the partial consolidation of others, while some remain but little changed from the original condition of sediment.

The Tuscaloosa and Eutaw sands and gravels are still unconsolidated; the Selma limestone is semi-indurated into a soft limestone; the Ripley consists of unconsolidated sands, partly indurated marls, and hard crystalline limestones. The Midway presents firm crystalline limestones, unconsolidated marls, and firmly compacted and finely jointed clay; the Wilcox is mostly unchanged sands, but has beds of firm clays and shales, and occasional hard sandstones; the Claiborne is in part firmly indurated rock, often quartzitic, and partly semi-compacted clays and marls; the Jackson consists of firmly compacted clays and marls; the Vicksburg is prevailingly in hard limestone layers, with intercalated soft marls; the Grand Gulf exhibits hard sandstone and quartzitic beds, but more abundantly firm clay beds.

Development of Present Topography.—As we have seen, in the course of emergence of the embayment area, the oldest formations next to the old lands became uplifted into land, first as a penumbral border to the enclosing lands; then each successively younger formation came up adding another fringe to the border; and so on down to the youngest, which completed the filling of the old embayment.

Erosion began at once on the first land to appear above the sea, and waste and wearing down has continued on the whole embayment lands from the time of the emergence until now, so that now the surface as a whole is one of mature erosion. Valleys have been cut out, dividing ridges have been lowered, and over large areas the general surface has been lowered and reduced to gently undulating plains. The rate of waste and the stage of erosion reached vary in different parts, dependent upon the character of the materials of the different formations; thus the region presents several very well-marked topographic divisions.

As is well known, the erosion of sandy formations tends to the development of deep valleys separated by high steep divides, producing rough topography. This is due to the rapid down-cutting of stream channels in unconsolidated sands, while the fall of rain upon the divides sinks in instead of running off with erosive effects. In regions of clays, on the contrary, as the valleys deepen the divides are lowered by rain erosion, because the clay being impervious, rain flows off the surface with resultant erosion. Regions of clays tend to develop low, level, or gently rolling plains. In a region of hard rocks another factor operates to develop the topography. Cracks or joints in the rocks often determine the position and direction of streams, and as valleys develop these joints often permit the rocks to cool off in blocks, leaving rugged, vertical, often steep walls, so that a region of hard rocks is apt to present a rugged topography.

Remembering these facts, and coupling them with what has been already said about the nature of the materials entering into formations of the embayment, it is not difficult to understand the distribution of the topographic regions.

The earliest and the latest Cretaceous divisions constitute prominent and rugged uplands and ridges, which would be expected, since they are prevailingly of sand. These ridges form some of the highest and most picturesque regions of northeast Mississippi and western Tennessee. This outcrop in northeast Arkansas is less wide, but present the same rugged uplands.

Between these two uplands lies the outcrop of the Selma, a region of clay and soft clayey limestone which weathers like clay. This, in contrast to the rough sand regions lying east and west of it, presents a broad zone of gently rolling prairies in Alabama, Mississippi and Tennessee. The prairies of Arkansas were not of the same origin, but were developed from a later clay formation. The Selma does not outcrop in Arkansas.

The early Midway limestones lie in immediate contact with the sands of the latest Cretaceous, and combine with them to form the rugged uplands just described. The later Midway, however, is a clay formation and its outcrop, called "The Flatwoods," is so low and level as to suggest a broad river valley. This varies from three to ten or fifteen miles wide, and in its natural condition is forested with hardwoods chiefly, whereas the sandy uplands are mainly regions of pines.

The Wilcox and early Claiborne stages, characterized by extensive sand formations, outcrop in most of the interior of the embayment in rolling and hilly uplands, except where the surface has been planed away by the Mississippi River into low flood plains.

The upper Claiborne and Jackson stages, being prevailingly marls and calcareous clays, outcrop in level or gently rolling uplands, often open prairies that form a rather narrow east and west belt across western Alabama, Mississippi and into Louisiana and southern Arkansas. However, most of the area west of the Mississippi is covered by flood plain deposits.

The Vicksburg and lower Catahoula, which lies next to it on the south, present a high, broken east-west zone in the latitude of Vicksburg, the rough topography being developed because of the hard limestone and sandstone outcrops.

The later extensive clay formations occupying the regions of southern Louisiana, Mississippi and Alabama have developed broad gently rolling surfaces that slope gradually toward the Gulf. Where decided irregularity of surface in tihs region occurs it is produced by deposits of superimposed sand and gravel of later age, which will be explained in the next paragraph.

Development of the Mississippi Flood Plain.—Undoubtedly, from the beginning of the embayment depression drainage of the upland to the north flowed into the head of the bay, the axis of drainage, most probably, following the general direction of the present Mississippi River. When the whole embayment had been filled in and raised above sea level, with a gentle seaward-sloping surface, the drainage from the north began to trench upon the newly made land. Since the materials were soft and the surface had but slight elevation, this great river, the present Mississippi, soon cut its channel in the embayment axis down to base level, or practically to sea level. The final upheaval which obliterated the embayment, as mentioned above, extended to the old lands around the head of

the embayment area, rejuvenating the streams, so that they began to bring down into the Mississippi great quantities of chert, gravel and coarse materials derived from the chert beds and cherty limestones of the Appalachian and Ozark uplands. This material was deposited along the courses of the Mississippi, Tennessee, White, and Red rivers, where they flowed through the embayment. On reaching the Gulf great quantities of this material were delivered by the river to the Gulf waves and currents, which reworked them and spread them along the coasts, chiefly toward the east, just as present day deposits of sand and mud are distributed toward the east rather than toward the west.

It is probable that during this gravel depositing epoch there were two or three successive periods of uplift, for the present position of the gravel deposits is on river-made terraces separated by vertical intervals of about 100 feet. However, it is possible that some of the lower terrace gravels may be reworked from the higher terrace deposits, just as the present river gravels of the Mississippi are reworked terrace gravels.

The depth of alluvial deposits of the Mississippi indicate strongly that there has been some subsidence in the embayment region since the earlier Pliocene elevations. Also that there must have been some submergence in the lowest parts of the embayment during the deposition of the great thickness of gravel, for these gravels now cover in southern Mississippi and Alabama much of the clay regions of the later embayment deposits.

After the great gravel epoch the embayment area became stable, and the Mississippi having cut its channel down to base level, began to under-cut and widen its channel. The process of widening continued until a floodplain was developed. This was narrow at first, and the stream meandered from side to side, cutting it wider and wider. The river now occupies a great trough cut out of the enclosing lands, 100 to 250 feet below the top of the coastal plain upland, and 75 to 80 miles wide. This has all been cut out of the uplands by the wandering of the Mississippi and its tributaries over its floodplain, swinging first to one side and then to the other.

Early in this period of floodplain building the Mississippi and the Ohio pursued separate courses through the northern embayment as far south as Helena, Arkansas, at which point they united. During this time the Mississippi, at Cape Girardeau, Missouri, turned toward the southwest and flowed through the gap between Benton Ridge and the Ozark uplands, thence through the lowlands west of Crowley's Ridge, meeting at its southern point the Ohio which flowed on the east side of those ridges in the present course of the Mississippi. Both Benton and Crowley's Ridges are remnants of the old embayment uplands which escaped the lateral cutting of the two streams.

After these streams had cut out broad floodplains the melting of the great continental glaciers of the Ice Age deluged southward flowing streams with waste from the north. Covering the floodplains the streams deposited fine silt, which after the water receded into its channels, was whipped up by the winds and redeposited as loess on the lowlands and uplands alike. This loess is a tawny, calcareous, unstratified silt which covers the bluffs of Crowley's Ridge and the fringe of bluffs east of the Mississippi floodplain, and overlying the

terrace gravels to a thickness of 25 to 100 feet. Whatever loess was deposited on the Advance and Mississippi lowlands of Missouri and Arkansas was removed by subsequent transgression of the streams over those areas with deposition of recent alluvium.

After the period of loess deposition a small tributary of the Ohio which was flowing at a lower level than the Mississippi, cut across the divide connecting Benton and Crowley's Ridges and captured the waters of the Mississippi, which then abandoned its course west of Crowley's Ridge and took the course of the Ohio. Soon another tributary of the Ohio cut back by head erosion into the Mississippi on the east side of Benton Ridge, thus diverting the stream into its present course at that point. Since these changes the Mississippi has occupied the former channel of the Ohio River, which now enters it at Cairo, instead of in the vicinity of Helena, as originally. Recent alluvial deposits of the Delta, as indicated by drillings, are from 50 to 100 feet in depth. In the lowlands of Arkansas, Pleistocene sands and gravels underlie the alluvium to a depth of 200 feet.

Underground Waters of the Embayment.—At almost any part of the embayment area good potable water can be had in abundance at some depth.

Lowland Supplies.—In the lowlands of the Mississippi floodplain, which includes the St. Francis Basin of Missouri and Arkansas and the alluvial plains of the L'Anguille, the White, the Arkansas, and the Ouachita, shallow driven wells have been in use for many years. These obtain water from the sands of the recent alluvium at depths ranging from 25 to 100 feet. The yield is not usually abundant, but is sufficient; the water is not particularly good, the water from most of the wells having a disagreeable taste and odor. These wells are not safe against surface contamination. With rare exceptions they are pumped by cheap hand pumps, though occasionally one is found that will flow.

In that part of Arkansas included in the embayment lowlands sands and gravels below the recent alluvium extend to a depth of 200 feet, and these furnish abundance of water of good quality. The greater part of the wells of that region get water from this source. In all the counties where wells furnish water for irrigating the rice fields, this source of water is used. Many wells are pumped at rates of from 1,000 to 4,000 gallons per minute.

Conditions in the southeastern lowlands of Missouri are similar to those in the adjacent parts of Arkansas. Here shallow wells 100 to 200 feet deep reach good wholesome water in pleistocene sands; wells 300 to 500 feet deep reach the water horizons of the Wilcox; at 1,400 to 1,500 feet good water that will rise nearly to the surface can be had from the Cretaceous.

In the lowlands of Tennessee wells easily reach the water-bearing sands of the Lagrange formation, which yield a good soft water. Often wells can be driven into these sands at a depth of 150 to 200 feet; hence the less desirable water of the river alluvium is seldom used, although it can be reached at thirty to fifty feet. The chief water supply of Memphis and smaller places along the river is derived from the Lagrange at 300 to 450 feet depth. Deeper water supplies could doubtless be obtained from the Ripley (late Cretaceous) at a depth of 1,200 to 1,400 feet.

On the Delta lowlands of Mississippi driven wells from 30 to 75 feet deep derive water from the alluvium. These are rapidly being replaced by deep wells that furnish abundance of excellent water. In the eastern Delta artesian water is obtained at depths of from 450 to 650 feet, in the western Delta at depths from 850 to 1,000 feet. From the northern Delta toward the south the depth of artesian wells gradually increases. Nearly all the Delta wells in Mississippi are flowing wells. The water becomes more mineralized with increasing depth but is wholesome throughout the region.

Upland Water Supplies.—On Crowley's Ridge, Benton Ridge, and uplands lying near the Mississippi River, shallow wells and springs get water in the gravel at the bottom of the loess. This water is liable to be hard, but is otherwise wholesome, though deeper supplies are better. In the area of Wilcox outcrop wells 100 to 300 feet deep find supplies of excellent water, but the wells do not flow. Numerous excellent springs occur in the Wilcox area. In the northern embayment deeper wells will reach the Cretaceous at 1,000 to 1,200 feet. In the area of the "Flatwoods" good flowing wells can be had at a depth of 100 to 250 feet. In the prairies of the Selma outcrop of west Tennessee and northeast Mississippi water must be obtained by sinking wells to the sands below the Selma, a depth of 300 feet in Tennessee to 900 feet in central Mississippi.

The Claiborne furnishes abundance of flowing wells at 150 to 300 feet depth. The Jackson prairies have no shallow wells; at 600 to 800 feet good soft water is reached, and on the stream terraces at 1,300 to 1,400 feet flowing wells are the rule. In the Vicksburg and the Catahoula outcrops deep water is somewhat uncertain, but shallow wells at the base of overlying sands and gravels furnish excellent water. Good springs also occur.

Mineral Products.—The embayment is not considered a highly mineralized region, yet it is lately coming prominently to the front with minerals of recognized value.

In the Wilcox formation of Mississippi and Tennessee high grade clays in great quantity are commanding attention, and will undoubtedly be developed at no distant day. Lignite of good quality and in great abundance occurs in the Wilcox and Claiborne formations. These lignites have not yet been developed, but if the high price of coal continues may be put upon the market. Tests have proved the high fuel value of the Coastal Plain lignites. Building stone, excellent road-making gravels, and other structural materials are found in abundance, and are being put upon the market. The greatest sulphur mines in the world are located in Louisiana. Northern Louisiana, southern Louisiana and southeastern Texas have developed some of the most phenomenal oil and gas fields known, and very recently southern Arkansas has stepped to the front with a new oil and gas field.

Soils of the Embayment.—Two pronounced classes of soils occur in this region, upland soils and lowland soils. They will be considered separately.

Upland Soils.—The most widely distributed upland soil is the Memphis Silt Loam, more commonly called Brown Loam. This is a brownish-gray silty soil, resting upon a reddish-brown or tawny, clayey subsoil. When rich in humus it is a very dark brown mellow soil that is easily cultivated and holds

moisture well. Much of it in this area is badly exhausted, but much, also, after many years of tillage is still abundantly productive. This soil is derived from the loess, and was probably deposited by wind. It covers Crowley's and Benton Ridges and the adjacent uplands in Missouri and Arkansas, extends over western Kentucky and Tennessee, all of the west third of Mississippi, and over large areas in southern Arkansas and northern Louisiana.

This soil is usually well drained owing to its upland position and its uneven surface. Over large areas it is gently rolling, but along the bluffs bordering the Mississippi lowlands its surface becomes rough. It was originally all forested with hardwood trees. Within fifteen or twenty miles of the bluffs this soil overlies the typical calcareous loess which imparts its lime to the soil. Within these limits this soil is deeper and more productive than further back from the river, and is very largely cultivated in cotton, corn, hay and potatoes, and in many places in vegetable crops and fruit. Apples, pears, peaches and small fruits do well on this soil.

Orangeburg and Ruston Soils.—On the sandy uplands both east and west of the Mississippi River lowlands the prevailing soils are the Orangeburg and Ruston series. Usually the rich red uplands that lie nearly level are regarded as Orangeburg. This soil when rich in humus is a deep rich brown, friable, fine, sandy loam resting upon a deep red subsoil. This soil is always well drained; it holds moisture and fertilizer well, is an excellent and very productive upland soil, producing corn abundantly, potatoes, vegetables and fruits. It is especially adapted to sugar cane growing, the syrup from cane grown on this soil being of the finest flavor. The Elberta peach finds this soil especially congenial.

The Ruston soils are a dark gray fine sandy loam, resting upon a yellowish-brown subsoil. It is usually associated with the Orangeburg, but is more widely distributed. The soil is well drained, usually has a native growth of pines, but is a less dependable soil than the Orangeburg. It is less rich in plant food, is less retentive of moisture, and makes smaller yields. It also is adapted to such crops as sugar cane, potatoes, corn, cotton and peas. Peanuts and legumes, especially velvet beans (in the southern part of the area), and cowpeas do well. Strawberries produce well, have excellent flavor, and ripen early.

Clay Soils.—In the embayment of Arkansas large areas of clayey soils occur in Prairie, Lonoke, and adjacent counties. The surface is poorly drained and nearly flat, much of it being in open prairies. The poorly drained prairie type is called Crowley Silt Loam, and occupies all of Grand Prairie. The somewhat better drained type which shades into the other and is usually clothed with hardwood forests, is Arcadia Silt Loam. These are highly fertile soils, but owing to bad drainage were long avoided by settlers. The better drained Arcadia Silt Loam was in part cultivated. But within recent years these wet lands have been found well adapted to rice growing, and are very valuable.

These soil types do not appear on the east side of the Mississippi River. In the clayey "Flatwoods" of the Midway which forms a zone three or four to fifteen miles wide in Tennessee, Mississippi and Alabama, the chief soil is the Lufkin Clay, a heavy, dark, brownish to gray soil resting upon a tenaceous gray clay subsoil. This soil usually lies nearly flat, so that surface drainage is not good,

and its texture is so close that water is held tenaciously. Both surface and under drainage is needed. Tiling would greatly benefit this soil. The Lufkin soil is generally wooded in post oak, black jack, and pine, the forests being open.

This area has been settled slowly, but with the cutting away of the timber farms are springing up. Tillage of these soils is difficult, they are wet and cold, and crops are late starting and late maturing. Very good crops of corn, peas, hay and legumes, especially lespedeza, are grown, and the soil is improving under cultivation.

Broad prairies in Mississippi and Alabama with rich limey clay soils characterize the outcrop of the Selma soft limestone. The soils are heavy, limey, dark gray clay soils, technically called Houston Clay. This is a very productive soil. All common crops do well, but it is especially well adapted to growing alfalfa.

This is a region of large and prosperous farms, and the country is very attractive; cattle raising and dairying are developing, and good surfaced roads are being built throughout the section.

The Jackson Clay is another zone of limey prairies that have the Houston Clay soil, but it is less extensive than the northeast prairies. The character of soil and topography is very similar and the land is productive of the staple crops.

Lowland Soils.—These include the soils of the whole floodplain region, remarkable as being one of the richest and largest alluvial regions on the globe. Several classes of soils with numerous types have been distinguished in this division, but these need not be taken up here; it will be sufficient to distinguish the prevailing types.

From the nature of their origin the soils of the lowlands are mixed. Materials from the whole interior drainage basin of the continent have been brought together by tributaries of the Mississippi, mingled in transportation, and finally spread out in thin sheets over the whole overflowed area. Through countless seasons these annual overflows spread out their tribute from the surrounding lands upon this rich plain, building it up until a great thickness—100 feet, or more—of fine alluvium has been laid down. But the coarsest and heaviest deposits were made by the overflowing waters along the borders of the streams, while the finer materials were carried out and deposited further away from the water courses. As a result the land built up more rapidly near the streams, and more slowly in the interstream areas. The soils, therefore, which are formed of materials first deposited near the stream are of coarser texture, consisting of sands, sandy loams, and loams, then those made of clays that are deposited in the low interstream areas.

The broad low back lands are often swampy, occupied by many sloughs and shallow lakes, the whole area being badly in need of drainage. The entire lowland surface is so near one level that the streams which flow through it and drain it are tortuous and sluggish, often clogged with drifts and debris left by high waters. These conditions are being gradually changed, but much yet remains to be done to reclaim these richest soils of the continent. So rich and so extensive is this floodplain, occupying large areas in five states, that were it brought to its highest productiveness it could wellnigh clothe and feed the world.

The highest and best drained soil of this area is what is called the Sharkey Fine Sandy Loam. This is the lightest type of delta soil, and consists of a light brown fine sandy and silty soil, which is easy of tillage and rests upon a grayish brown subsoil. This is usually not very extensive and lies near the streams. It is an excellent soil for cotton, corn, oats, cowpeas, and lespedeza, and being an early soil is suitable for trucking where convenient to markets.

Sharkey Silt Loam is a somewhat heavier soil, dark brown, deep and underlain with a clay subsoil. This soil lies a little lower than the Sharkey Fine Sandy Loam, and farther away from the streams. It is much more extensive in its distribution; is a typical cotton and corn soil, and owing to its fertility and its comparatively well-drained condition it is one of the best and highest priced in the whole lowland region. It is more certain than any other soil in this area.

The Sharkey Clay is a heavy clay soil, dark brown to dark drab color, wet and tenacious. It is the typical "buckshot" soil of the delta. It lies in the broad interstream depressions, and is the lowest type of soil in the area. Hence it is cold and badly in need of drainage. A small percentage of this soil area can be cultivated without drainage, but the greater part requires it before cultivation can be attempted.

This soil is very rich in all the elements of plant-food—in fact, when properly drained it is not surpassed in fertility by any known soils. Owing to its retentiveness of moisture the Sharkey Clay is a late soil; it can be put in condition of tilth only late in spring, and consequently crops get a late start, but so vigorous is the growth that by the end of the growing season phenomenal yields of cotton, corn, oats and numerous other crops are made. Two bales of cotton or fifty to seventy-five bushels of corn to the acre are common yields. Where rice has been attempted it has yielded enormously; wheat and alfalfa are successfully grown. With proper drainage this soil is unsurpassed in alfalfa yield.

The greatest problem of the whole lowland region is *Drainage*. All types of soils are bettered by having adequate drainage. Any reasonable investment of capital in constructing drainage systems in that vast basin, into which has flowed the cream of the fertility of all the interior of the continent from the Appalachians to the Rockies, from the highlands of Canada to the Gulf, would be like buying gold eagles with silver dimes. Wonderful as are the yields of these lands now, under thorough drainage systems the increase would be incalculable. Where now are villages, would spring up cities, and land values would rise to heights commensurate with those of the best lands of Illinois and Iowa, which these lands exceed in fertility.

Story of the Levees

By E. M. Holmes

MAN began to build levees for the protection of the lands which he desired to use or to occupy before he began to make any record which has survived until today whether it be on the granite of Egypt or the bricks of Mesopotamia, but it has remained for these United States to erect the most gigantic system of protection from surplus water of any land in the world and the largest of these levees are in the Mid-South.

Contemporary with the civilization along the Tigris and the Euphrates to which we trace most of our lines of learning, there was another along the Nile its equal and at times surpassing it. There possibly were conspicuous development in India and China at the same time, but during the time when both the people and the monarchs took themselves very seriously a Chinese emperor burned all the books written prior to his time in order that all learning for the future in the world should date from him. However, both sacred and profane history and the recorded traditions antedating it refer to levees along the banks of overflowing streams just in the same matter of fact way that they refer to passes through the mountains or to the water courses themselves—to something that has existed always.

The Bible contains a wonderfully written and thrilling story of Joseph's sale as a slave in Egypt, his romance with Mrs. Potiphar, his long reign as Pharaoh's premier, Jacob's migration to him and the multiplication of the Children of Israel in the land of Goshen, which was in the eastern portion of the lowest Nile delta, but the levee system of the Nile is known to have been three thousand and three hundred years old at that time and the Holy Writ makes no mention of it. Herodotus was there five hundred years before the birth of Christ and noted a mass of details in the land so strange to his mind, but levees were so old at that time that he barely refers to them.

Cyrus and the dashing Queen Semiramis performed wonders in the Mesopotamian country by adding to the levee systems around Babylon, while Nicrotis not only leveed the river but changed its course for a time in order that he might build bridges across its channel in Babylon without being bothered by water. His barrow pits were so big that they were beautiful lakes.

Pliny narrates that the levees along the River Po in Italy antedated the founding of Rome and he could not determine from traditions by whom they were built.

When Drusus invaded what now is Holland for the first Roman Emperor he found levees there and Tacitus tells of that general building the fossa Drusi which changed the course of a river.

The Rhine, the Rhone, the Oder, the Vistula, the Loire, the Tisza, the Hoang-Ho, and the Meuse, or Maas as the Hollanders call it, have been leveed for untold years.

The original settlement of New Orleans was delayed because the settlers found the site flooded. Man cannot conceive of the human labor expended to restrain the waters of these rivers, but, as in the case of the alluvial basin of the Mississippi River, the most fertile and productive land which each succeeding civilization could find could be made to feed and clothe the human race only if the water which had created that fertility could be brought under control. Levees properly constructed have never failed to do this and no other system, in the seven thousand years in which there is a record of levees has been devised to attain the same result.

The oldest river gauge in existence today is that located opposite Cairo in the Nile. It was established nearly thirteen hundred years ago and there is a record of the high and low water readings since that time. Records on other streams run back for many years. The actions of the streams protected by levees have been closely watched by the best observers of their times and the data compiled have been studied by the best minds of the world. It has been established beyond the shadow of a doubt that the effect of levees is not to raise the level of the bed of the river appreciably if at all. The bed of neither the Po nor the Yellow River is as high as the country through which it runs. The savants whom Napoleon took to Egypt with him thought that possibly the bed of the Nile had risen some four feet in twelve hundred years, and the rise in the bed of the Po is only that natural to the elongation of the river into the Adriatic sea by the deposit of the silt at its mouth.

We should not worry greatly in 1921 over the thought that by the good year 2221 the levees of the Mississippi River will have to be one foot higher than they are today. Major Dabney in one generation has made a line one hundred miles long with a maximum height of forty-two feet and an average of twenty-four feet starting from practically zero. The next ten generations ought to be able to add an average of one inch each to that.

If there has been any change at all in the bed of the River Po, it has been only eight inches in two hundred and eight years.

Probably the mental trait which causes us to think of those things which are far from us in time or miles is to magnify them, but the Nile Valley which supported twelve millions of people at the time of the Arab conquest of Egypt in 700 had an area of about the same size as the St. Francis Basin of Arkansas and the Yazoo Delta of Mississippi, while the protected area of Holland is not nearly so large as the Yazoo Delta.

Areas of other levee systems in the world are inconsiderable in comparison with those along the Mississippi River. Holland has some thirteen hundred miles of levees, but many miles of that system are for the purpose of affording means of transportation and having water at hand for irrigation. Innumerable

of its polders or basins entirely surrounded by levees are smaller than the average plantations of the lowlands along the Mississippi River. In Egypt the question is more one of irrigation than mere protection from the water. The Egyptians with their systems of levees and cross levees benefit some six million acres, while the Dutch have about half as much. The River Po is restrained by three hundred and ten miles of levees from overflowing eight hundred and fifty thousand acres of land. The Loire has two hundred and eighty miles of levee for two hundred and thirty thousand acres of land. The lower Rhine in Germany is diked from one hundred and fifteen thousand acres, while the protected lands of the Oder amount to one hundred and seventy thousand acres and those of the Vistula one hundred and thirty-four thousand acres.

The Mississippi River has seventeen hundred miles of levees which protect twenty million acres of land. The area which it drains is as large as the combined areas of Great Britain, France, Spain, Italy, Norway, Portugal, Holland and old Germany and Austria.

It is this tremendous water shed, a large portion of which is steep and subjected to the rainfall of tropical hurricanes, which makes the problem of the levees of the Mississippi River one of so much greater magnitude than that of the rivers of Europe or the problem of the Nile. While the Nile receives a tremendous tropical rainfall at the head of its basin, it flows or creeps for hundreds of miles through low flat jungles to be confined by cataracts below which afford the world's most wonderful natural basin for ponding the water, and in the five hundred miles of its lower reaches it has no affluent and practically no rain.

Menes, who was the first king of record and who reigned in Egypt some five thousand years before the birth of Christ, is said to have found the land a swamp below Lake Moeris. He built levees which changed the channel of the river from the Lybian or west side of the basin to nearer the middle of the basin, where it has remained until this day. He also built levees to protect Memphis. Sesostris seems to have been active in the construction of levees for the protection of cities, while the custom in the earliest days seems to have been to leave the cultivated lands subject to overflow. However, thousands of years ago the system was begun of building levees all along the bank, with cross levees to hold the water which was permitted to pass through sluices in the main levees until the ground had been sufficiently watered to make a crop, and then to drain the water off through canals which lay back toward the hills, taking it again into the Nile near the sea.

The Egyptians first protected the west or left bank of the river before any attempt was made to control the water on the other side. Under the Twelfth Dynasty, some twenty-five hundred years after Menes, levee and irrigation received great attention, and Joseph is said to have constructed the Bahr Yussuf, or Joseph's canal, which still irrigates a large area which otherwise would be as dry as the desert of Sahara, just west of it.

Levee construction then was not what it is now. Contractors along the Mississippi River in the early part of 1920 paid thirty-five cents per hour for the commonest negro labor with prices ranging up to fifty cents for loaders and

dumpers and a dollar or more per hour for skilled labor on the gas tractors and drag lines. Then labor was so scarce that often mules which cost four hundred dollars per head stood idle for days eating oats at one dollar per bushel and hay at fifty dollars per ton.

When a Pharaoh, Cyrus, Sennacherib, Nebuchadnezzar or Semiramis wanted to improve the Nile, the Tigris or the Euphrates, he sounded the war cry, offered free booty to all soldiers who failed to fall in battle, or she gave a pink tea to the cavaliers of her court, and forthwith fell upon a neighboring and unsuspecting people. Whole nations were brought back captives. The men were put to work bearing earth in pans, while the women and children tilled the soil for what scanty food and clothing the captives received. The only expense to the work was the straw boss of the job.

At the end of the seven lean years in Egypt, Joseph had gathered into Pharaoh's possession all of the livestock and the fee simple title to all of the land in Egypt save only that which belonged to the priests, in exchange for bread cards, and the people then offered themselves as slaves to work for rations alone.

The entire cost to Pharaoh of the Bahr Yussuf probably was less than the smallest "station man" contract on the Mississippi River.

Then the state of humanity was such that the priests had to shave themselves from head to foot every other day that they might enter the temples free from lice. What, then, must have been the status of the common laborer?

Even to this day, however, every Egyptian must work free of pay on the levees during the entire flood period, supplying at his own cost cotton stalks and other material to protect the embankments against wave-wash.

Yet during the Pharaohs, Ptolemies and Romans, the Egyptians so well understood the rotation between legumes and cereals that the fertility of the land was maintained.

During these times, the water was permitted to remain on the land until the sub-soil was so thoroughly saturated that crops which required more moisture than the surface soil would retain from the flood, were irrigated by hand with water drawn from wells, and the capacity of the subsoil to hold water for that purpose governed the location of the various capitals and larger cities. This system of irrigation is still practiced to some extent.

Under Arab rule the population of Egypt dropped from 12,000,000 in 700 A. D. to 3,000,000 in 1200 A. D. Then even the Arab awakened and resumed work on the Nile, to which Egypt has never turned in vain. In fact, Egypt is called the gift of the Nile and the river commonly is referred to in that country as a synonym for water. Where we say "high water" or "low water," they say "high Nile" or "low Nile." Since then, under French and later English direction, the Aswan dam has been built and enlarged, and barrages, or dams with gates to control the flow of the water, have been built below, so that millions of acres now can be watered or dried at will, during any season of the year.

With the Nile naturally high during August, September, October and November; with the dates of the rises and falls almost as regular as the phases of the moon; with a normal rise at Aswan of twenty-six feet and a maximum of less

than thirty feet; with twenty-three feet as the danger line at Cairo, and thirty feet as the highest water in forty years; with the high water mark in upper Egypt about three feet above the level of the land and less than twelve feet above the level of the land in the delta below Cairo, and with its discharge of water less than one-third that of the Mississippi River, the Egyptian engineer has a very different task from that of the engineer on the Mississippi River, which may fluctuate forty-five feet on the gauge of its Cairo or at Vicksburg without going out of its natural banks, while the Ward Lake levee line in Coahoma County, Mississippi, for more than half a mile averages more than thirty-six feet above the level of the land at its base. In fact, the Mississippi River has fluctuated sixty feet at Arkansas City without a break in the levee line.

The thrifty systematic Hollanders have built dikes to reclaim lands from the sea, some of which approximate in size those along the Mississippi River. More than half of their country naturally is subject to overflow from the sea, the Rhine, the Maas or Muse, and the Schelde. Their levees facing the sea run as high as eighteen to twenty feet above mean flood level, while the Northern Lek and Southern Linge dikes are twelve to sixteen feet high. Some of the more exposed sea dikes and those along the rivers in dangerous places are of great width, but probably do not contain any more earth per lineal foot than the larger levees along the Mississippi River.

While the Batavians, whom the Romans found in that country, had a number of levees, mainly, however, for roads rather than for protection, the present system dates from the thirteenth century.

Levees along the Mississippi River began with the settlement of New Orleans by the French. They built the first levee on the river for the simple reason that when they first tried to locate at New Orleans they found the townsite under water, as also the Sieur de LaSalle had found it in 1682 when he made the first voyage by a white man to the mouth of the river. In 1718 LeBlond de Latour, the engineer in the party of Governor Bienville, built the levee along the river front where New Orleans now stands, and the colony settled there.

For the next hundred and seventy-five years the story of the Mississippi River levees is a romance of struggle in which the levees gradually crept higher up the river banks on both sides, in which fortunes would be made on the rich lands back of them during the few years in which there would be no very high water, in which a great flood would come down, wipe out the small embankments and carry destruction with them, dishearten the ordinary souls, but only temper the metal in the hardier pioneers to a point of greater resistance until these heroes were making their last stand, brave still but exhausted, then the long arm of the United States government reached out in 1879 through the creation of the Mississippi River Commission with a promise of aid and a certainty of co-ordination in the work.

The present levee system really dates from that time.

Latour's levee was completed in 1727 so that it extended some eighteen miles up and down the river with New Orleans presumably protected. By 1736 the system extended forty-two miles on the left bank of the river, twelve miles

below the city and thirty miles above. The plan had been evolved of giving a planter land along the river in consideration of which he was to build and maintain a levee along the front. In 1752 there were fifty miles of levee and they withstood the flood of that year, the state government aiding in the fight against the waters.

Between 1785 and 1799 there was no flood, but in 1809 there came down the river such volumes of water that people in the lower valley thought that the great lakes had broken through into the Mississippi River. When Louisiana was admitted to the Union in 1812, there were three hundred and forty miles of levees on both sides of the river. In 1811, '13 and '15 there were combined floods out of the Missouri, Mississippi, Ohio, Cumberland and Tennessee rivers which played havoc along the lower river.

In 1828, however, the men of the lowlands had erected a continuous levee from the mouth of Red River to a point sixty-five miles below New Orleans. In 1845 the great river improvement convention was held in Memphis and the national congress was urged to aid the local communities in the erection, maintenance and extension of the levee system, and the congress ordered a survey made of the Mississippi River. Four years later the national government through the swamp land acts gave to the states along the Mississippi River and its tributaries the wet lands in them, to be sold and the proceeds used in draining and protecting them from overflow.

In the meanwhile the line of levee had been made continuous from the mouth of the Arkansas River south, with a height of one foot above high water mark and a base five feet for every foot of height. But the flood of 1844 wrought such destruction with this line and the wealth behind it that many of the planters abandoned their lands and moved with their negroes to Texas.

Buoyed by the swamp land act by which Louisiana, Mississippi and Arkansas got some eighteen millions of acres of land for levee and drainage purposes, the riparian owners again went to work and during the six years without high water following 1851, they got the levees in better shape than they ever had previously been.

Cairo boasted of the finest levee along the river. It was fifteen feet high, wide enough on the top for a street and a railroad and faced on the front with broken rock one foot thick.

When the flood of 1858 started down the river, the Upper St. Francis Basin, from Commerce, Missouri, nearly to the upper edge of the New Madrid Ridge was completely leveed. The Lower St. Francis Basin, from the New Madrid Ridge nearly to the mouth of the St. Francis River had a levee all along the front with the exception of gaps aggregating some twenty-five miles. These lines were built under the state commission which had charge of the swamp land fund in co-operation with the planters who owned land along the river front. While there was a levee across a bayou in the upper end of Crittenden County which was some forty feet high with a crown of forty feet and a base of three hundred and twenty feet, the average height of the levees was only about three feet.

The same agencies had built a levee from the foot of Crowley's Ridge at Helena complete to Oldtown and from there to Scrub Grass Bayou with an aggre-

gate of fourteen miles of gaps in the lower portion of the line. Thence to below the mouth of Arkansas River there had been no attempt at levees, and from the right bank of Arkansas River to the high land below Cypress Creek there were only three miles of levees.

Arkansas and Louisiana combined had from there to a point far below New Orleans levees along the right bank of the river which were considered fairly good protection for the country back of them, and with gaps only where Red River came in and Bayou LaFourche went out of the main stream.

On the left bank of the Mississippi River, no attempt had been made to levee the small pockets above the Mississippi-Tennessee state line but the Yazoo Basin was considered well protected by a line all along the river front nearly to the mouth of the Yazoo River. There was only one gap in the upper portion of that line and that was nearly opposite Helena, where a bank had caved into the river carrying the levee with it. The levee in that line where it crossed Yazoo Pass was eleven hundred and fifty feet long and twenty-eight feet high with a base three hundred feet wide. The average height of the Yazoo Basin levee was four feet.

In the construction of her levee system Louisiana had gradually worked toward the present plan. Originally owners of land fronting on the river had voluntarily built some levees. The Spaniard had required him to do so. The state later passed an act prescribing that where a levee broke due to the negligence of the owner of the land he was liable for all damage to the land or property of others. Later Louisiana merged Carroll, Madison and Catahoula parishes into a levee district in which the two front parishes could be taxed for levees three hundred per cent of the state mill tax. Concordia and Ouachita parishes were given "plenary and unlimited" power of taxation and action for levee work.

However, the levee work in general in Louisiana during the few years preceding 1858 was mainly in the hands of the police juries for the various parishes.

The right bank of the Mississippi River in Louisiana met the flood of 1858 with a levee line averaging less than five feet in height and of about the same width of crown, while the base averaged less than fifteen feet. On the left bank the height and crown were about a foot less than on the right bank, while the width of the base averaged a little more than ten feet.

Mississippi in 1858 passed an act forming DeSoto, Tunica, Bolivar, Washington, Issaquena, Yazoo, Sunflower, Panola and Tallahatchie counties into a levee district, but the act was not to become operative until 1859.

These levees in the main had been built only for the protection of the lands along the river front and a few of the high banks of the streams and bayous of the interior. No one at that date thought of the other lands as ever being possible of cultivation. Contemporaneous writers refer to them as swamps or jungles with no thought, apparently, given to their reclamation.

Such, in brief, was the levee situation along the Mississippi River when the first of the floods of 1858 came down. It was the first real high water in seven years and one of the highest ever known. This flood had barely receded when the second rise came. This was quickly followed by a third and to cap the

climax of devastation, down came a fourth flood, this a combined flood from all of the upper tributaries and the worst that the river had ever seen since its variations have been recorded.

Three and four foot levees were as mere potato rows in the face of that volume of water, and so late was the last of the four floods in passing away that only a few of the upper and higher lands were able to raise any staple crops at all. Bankruptcy followed in its wake, only to be followed in 1859 with more bankruptcy produced by the flood of that year. There was practically nothing left along the river worthy of being called a levee and those of the people who still had faith in the levees and vision enough to want to rebuild them were without resources and without support in their communities. Half of the land in Mississippi taxed for levees was forfeited to the state.

In the meantime the levee board created in Mississippi organized on the first Monday in March, 1859, at Prentiss, then the county seat of Bolivar County and located about six miles south of where Rosedale now stands. Its personnel was: W. A. Raines, DeSoto County; James H. Anderson, Tunica; H. C. Chamber, Coahoma; C. J. Field, Bolivar; G. R. Fall, Washington; W. T. Barnard, Issaquena; H. Barksdale, Yazoo; M. T. Collier, Tallahatchie; A. Murdock, Sunflower, and F. Moore, Panola. J. L. Alcorn, later governor, was elected president; Mr. Field, secretary; Ike B. Robinson, treasurer, and Minor Meriwether, chief engineer. Before this board had time to accomplish much the Civil War came on and practically nothing was done during its duration.

In Arkansas little was accomplished during the same period, the planters mainly confining their activities as to levees with throwing up small embankments with their slaves to restrain water during medium floods from coming into the low places.

The Lower Yazoo district, composed of Bolivar, Washington and Issaquena, was first to recuperate, and by act of November 27, 1865, organized with a board consisting of Isaac Hudson and Christopher Field, Bolivar County; William Hunt and George R. Fall, Washington County, and W. S. Langley and W. T. Barnard, Issaquena County. In the early seventies a board was organized for the upper district, but the main thing that it seems to have done was to issue $1,800,000 in bonds on an authority to issue $1,000,000, of which one-third presumably went to levees.

The national congress in 1879 created the Mississippi River Commission, but its funds for the first few years were meager and its authority to do much direct levee work not established. However, the mere existence of the commission causd hope again to spring up, local boards were created by the states along the river and the relations between these and the commission became stronger all of the time.

With practically no prevention from floods the virulent men along the river front of the Upper Yazoo Delta, Cassidy's Bayou, Sunflower, Tallahatchie and Yazoo rivers and a few of the major bayous emptying into them were making a gallant fight to open up the country and till the fertile soil. The Mississippi legislature by act of February 28, 1884, created the board of levee commissioners for the Yazoo-Mississippi Delta, and in April the board organized

with T. W. White of De Soto County as the first president and Reuh Page as the first secretary. By good fortune Major T. G. Dabney was chosen as the first chief engineer of the district. He has directed its policy with such skill that the Mississippi River Commission in its latest official report, while it states that all other levees along the river are in need of enlargement, says of Major Dabney's work: "The upper Yazoo Basin has been made entirely safe against all floods, except perhaps the extremest. In the event of the latter vigorous emergency work will, in all likelihood, prevent crevasse of the system or overflow of the basin." Among the strong men on the first board were Colonel W. H. Stovall of Coahoma, General B. S. Ricks of Yazoo, Colonel V. W. Sturdivant of Tallahatchie, Colonel C. L. Robinson of Tunica, J. M. Heathman of Sunflower, Captain Townsend of Coahoma and C. C. Crews.

Between October 10, 1884, and March 1, 1885, two million cubic yards of earth were placed on the ninety-seven miles of this line by Irishmen using picks, shovels and wheelbarrows.

Across from the upper portion of this levee line lay the lower portion of the St. Francis Basin extending from Helena, Arkansas, into Missouri, where the New Madrid Ridge affords the only point at which to begin a levee line. The effect of closing the Yazoo Basin was to raise the flood level in the St. Francis Basin. But a small fraction of its two and a quarter million acres was in cultivation and each farm was compelled to have places of refuge for man and beast from the almost annual high waters, while there were but three railroad tracks in the basin.

The late Captain Henry Newton Pharr, then a planter and civil engineer at LaGrange, Arkansas, began in 1890 an agitation for the formation of the St. Francis Basin of Arkansas and Missouri into a levee district. With little support from any quarter and violent opposition in many directions, his brave spirit was as undaunted as it had been while building bridges and digging trenches for the Confederacy in the face of Federal bullets. By 1893 he had enough sentiment behind him in the two states to get acts through the legislatures of both of them creating the levee districts and donating to them the lands in their boundaries which had been forfeited to the state in default of taxes. He was the first president of the organization, but in a short time consented to become the chief engineer of the districts and H. P. Rodgers of Marianna succeeded him as president of the board for the district in Arkansas. Hugh R. McVeigh was the first secretary and James Fussell the first treasurer of the permanent organization. Captain Pharr remained the engineer for the board until his death in 1897, and during that time performed a wonderfully useful work in the location and progress of the work and in keeping the people in the lower portion of the district in line while they were paying taxes for a levee up the river which made the water higher on them. His son, Harry Nelson Pharr, succeeded him and now is the engineer for the board in Arkansas.

Meanwhile the levees in Mississippi had the same effect on the Arkansas territory between Helena and the mouth of White River that it had had on the St. Francis Basin and the result was the rebuilding of that line of levees which is commonly known as the White River system, extending from Crowley's

Ridge at Helena to the loop levee at the lower end known as Laconia Circle. The highest levee on the Mississippi River measuring fifty-three feet in height is in this line a short distance below Modoc.

The Desha and Chicot county fronts in Arkansas were fortunate in receiving aid from Louisiana in the rebuilding of their levee lines. The two Tensas Basins of Louisiana lie just to the south of them and in the event that water breaks through the barriers along either the Desha or the Chicot County front, it must pass down through Louisiana to the Red River to get back into the Mississippi River. Captain J. M. Whitehill and Major John D. Adams were most active in the rejuvenation of that line.

Louisiana through its state and local organizations had kept pace with Mississippi in levee work, its main line on the right bank extending from Arkansas, with a gap for Red River to come in and Atchafalaya Bayou to go out, to below Fort Jackson, where the fluctuation of the river is very small and where there is little land between it and the Gulf. On the left bank the line runs from the high land at Baton Rouge to below Fort Philip, opposite the end of the levee on the right bank.

While the local communities were straining themselves at times almost to the breaking point to accomplish these results, the national congress was becoming more liberal with the Mississippi River Commission in appropriations and broadening its scope so that it might directly aid in the building of levee for the sole purpose of protecting lands from overflow. The commission on its part was acquiring and systematizing the necessary data for the control of the river. For years it and the local boards worked independently, yet there was little or no friction and a rapid co-ordination of the work.

The system was for the local authorities to locate the line of levees and secure the right of way. After considering the needs of each district the commission allotted to each a certain amount of its total congressional appropriation. Then the local and the government engineers agreed upon which portions of the work should be done by each.

Some of the smaller districts for years have turned all of their funds derived from bonds and taxes over to the commission and the entire work in those districts was done under the direction of the government engineers. Other districts maintained and still do their engineering corps, but now the commission gives aid to a district only where the district hands over to the commission one dollar for every two dollars allotted by the commission, all to be expended under the direction of the engineers of the commission.

The levee problem of the Mississippi River had always been too big for the local communities. It had always been national in its necessity and in its benefits. The recognition of this fact by the federal government has stimulated local activity in the matter of taxation and bond issues into the erection of a levee line in which there is universal faith.

Now a flood equal to any of which there is a clear record can pass down the river and out the mouth without any disturbance to business. A reading of thirty-seven feet on the Memphis gauge in times past brought devastation to a large portion of Arkansas and Mississippi. Now a stage of forty-five

feet passes by without a crevasse and with farmers peacefully plowing at the very heel of the levees with a certainty of sowing and reaping.

The Mississippi River Commission has established as the standard levee for the Mississippi River an embankment of earth free from timber upon a foundation from which all of the timber has been removed and the stumps blasted out and into which a ditch six feet deep and of equal width at the bottom has been cut near the middle of the levee line, the embankment to be three feet above the elevation to which the water would have risen in 1912 if there had been no break in the levee, to be eight feet wide on the top and to have a slope of three feet in width to one foot of height on each side. Thus a levee primarily has a width at its base six times its height plus eight feet. In addition to this if the levee be more than eight feet high it is to have on the land side a banquette coming to within five to eight feet of the top, ranging in width from twenty to forty feet and having a back slope of four to one. Under this specification a levee twenty-five feet high has a base of practically two hundred feet.

However, Major Dabney and his associates in the upper Yazoo Levee district wanted a greater degree of security than this high standard. His specification is for the same elevation, but a crown of ten instead of eight feet and a back slope of four to one instead of three to one. His line of ninety-seven miles has an average of twenty-four feet in height, while for much more than half a mile the Ward Lake line averages thirty-six feet high, with a maximum of forty-two feet. The Mississippi River Commission in its latest report (1919) stated that that line was 94.8 per cent complete and Major Dabney says that by the end of 1921 it will be entirely up to his standard.

Only one other of the larger levee lines on the river is comparable to this in the closeness with which it approaches the standard.

In recent years the congress has added to the jurisdiction of the Mississippi River Commission all levees south of Rock Island, Illinois, and also has extended its jurisdiction up the Arkansas River to the east line of Jefferson County, Arkansas. The upper river districts, eight in number, are insignificant in area as compared with the larger ones to the south. The extension up the Arkansas River was necessary because the floods in the Mississippi River backed up that stream, passed around the head of the Tensas Levee System in the Cypress Creek country and flooded lands back of the levee in Arkansas and Louisiana. Now the work is about complete of making a continuous line of levee from the highlands on the right bank of the Arkansas River down the Mississippi River to the mouth of Red River, cutting Cypress Creek in two and draining the upper portion of it down back of the levee through a canal into the big bayous which head near it.

Adding these levees to the old main lines, the levee system of the Mississippi River is 1,732.71 miles long. The contents at the close of the year 1919 were 349,280,992 cubic yards. It will require 123,755,570 cubic yards to bring the entire line up to the commission's standard of height and width. The

lower St. Francis line is more than 90 per cent complete, while the average for the entire system is 73.8 per cent.

No man knows or ever will know what has been the cost of all of the levee work on the Mississippi River, for there is no record of early expenditures for the various lines of levee that were washed away by floods only to have new lines built in their stead and they in turn to suffer the same fate. However, fairly good records since the Mississippi River Commission and the beginning of its co-operation with the local levee boards indicate that the levee districts have taxed and bonded themselves for levees to the extent of $84,446,755, while during the same time the national government through the commission has extended aid to them to the extent of $40,763,735, or a grand total of $125,210,490 for the main lines of levees from Commerce, Mo., to the head of the passes. During the same time the total goverment and local expenditures on the small districts along the upper Mississippi River were sufficient to make the grand total $132,258,445.

The lower St. Francis district with a little less than four and a half million dollars from the national government, raised on its own resources more than eleven millon dollars, or in round figures, $2 per acre and $5 per acre, or a grand total of $7 per acre. The upper Yazoo district has received from the national government only about a million and a half, or seventy cents per acre, against $14,379,766, according to the last Mississippi River Commission report raised by the district, or $7 per acre, making a total acreage levee cost of $7.70.

The lower Yazoo district of Mississippi has cost the government $7,785,214, or $3.60 per acre, and the people of the district themselves $16,301,807, or $7.55 per acre, a total of $11.15 per acre, the heaviest cost per acre of any district along the river. With an area of about the same size as that of the upper Yazoo district, it has a line twice as long. Its tax per acre has been slightly larger than that of the upper district, but its line of levee is far from being as nearly completed.

The line from Helena to the mouth of White River has been the most fortunate of any in that it has received the equivalent of $5.25 per acre from the river commission against a local expenditure of $3.95 per acre.

The upper Tensas line in Arkansas and Louisiana has cost $10.90 per acre of which the local communities have paid within forty cents per acre of the amount contributed through the Mississippi River Commission.

While these expenditures have been enormous, no man can estimate their value.

The fertility of the alluvial lands of Mississippi and Arkansas was recognized long before the levee systems took formal shape. The lands along the river front and upon the higher banks of the alluvial bayous and streams brought prices as high, omitting the value of the timber which then was a liability and never an asset, as they did in recent years. Judge J. T. Rucks moved from the upper Cumberland River in Tennessee with his negroes to the high banks of Deer Creek in Mississippi and paid $40 per acre for wild land. This was in 1840. The price was not out of line with those that

prevailed for land in the Delta which was supposed to be above water and which has even fair chance for ingress and egress.

But there was no value then for any but the high ridge lands and they were too few ever to make possible the development and settlement of the country. Roads and railroads were impossible, save an occasional trunk line crossing a basin with its traffic interrupted during a large portion of each year.

In less than the last decade wild lands in Arkansas which had been forfeited to the State for non-payment of taxes have sold for fifty cents per acre with virgin timber on them, but no levees and then for $50 per acre with the timber removed and a levee built, but the land not cleared, while the cleared lands, purely for farming purposes, have sold at four times that figure.

Without the levee there could be no resident there but the hermit or the frontiersman. With the levee there are the network of railroads, the hard-surfaced roads, the drainage canals, the bridges over streams and the unsurpassed civilization on the ideal plantations and in the thriving cities.

An Agricultural Empire

By Prof. C. W. Watson

THE greatest agricultural empire in the known world, and the only one that surpasses the great Egyptian alluvial section, the gift of the Nile, with the advantages not to be compared with in climate, rainfall, variety and richness of soil, is the Mid-South. This lies on the Eastern and Western banks of the great Mississippi River. The Mid-South covers East Arkansas, Southeast Missouri, West Kentucky, West Tennessee and North Mississippi. It extends 150 miles north and the same distance south of Memphis. It borders the Ozark Mountains on the west, extends 75 to 150 miles east of the Father of Waters, including a vast area in Eastern Arkansas, consisting of 3,000,000 acres of America's super-soil, which embraces twenty-two counties. This is protected by a mighty chain of levees skirting the west banks of the Mississippi River which runs north through the great alluvial section of Southeast Missouri, protecting twelve or fourteen counties there consisting of three-quarter million acres made fertile by being the very cream of the Northern soil, skimmed by nature and delivered free by the great Mississippi overflows.

Across from the Missouri line, east of the Mississippi River, is Southwest Kentucky, a territory embracing some ten counties with about one-third million acres, which is adapted to all varieties of crops, but is especially known as the great tobacco section of this great belt. There the soil varieties meet the demand of the livestock grower, the truck farmer, tobacco and other forms of farming. From the southern border of Kentucky, lying between the Mississippi River on the west, the Tennessee River on the east and running to the northern border of Mississippi about four and a quarter millions of acres lie there in a section already known as a great livestock center and where cotton grows abundantly. The trucking interest is being developed and diversified farming has become general, except in the strictly alluvial section along the Mississippi River, where cotton predominates under plantation methods.

Many people have been and are now trying to find a suitable place to live where the soil is fertile, the climate good with an abundance of good water, a rainfall sufficient for farm crops and where a family will have surroundings that make for both happiness and prosperity.

It is not the purpose of the writer to paint a glowing picture that cannot be relied upon and is not a stern reality. The only purpose is to present the possibilities of the great Mississippi River Delta and the region to the east as far as the Tennessee River and the Alabama state line.

This wonderful territory includes counties where the climate is ideal for certain crops and rainfall sufficient to fully meet the requirements of the farmers' needs. The real money crops are rice, cotton, tobacco, cereal crops. fruits and vegetables.

From the southern border of the Tennessee line, between the Mississippi River on the west, the eastern border of the State of Mississippi as far south as the A. & V. Ry., that runs east and west from Meridian, Jackson and Vicksburg, the greatest varieties of soils are noted, which are adapted to the growing of more different crops than any other state, with the exception, perhaps, of California.

This vast area consisting of several million acres is not a new or untried country. Farmers have been making big crops here, while the nation has been growing and spreading over the continent, but it is just now that the economic advantages of these rich lands are becoming recognized as will be shown in succeeding statements of this article and by actual figures as a result of experiments and actual demonstrations on the various types of soils that were found to be especially adapted to that section.

To those desiring to change their environments to a healthy, profitable, vigorous life in the open or to the farmers tired of the life struggle in the territory of high priced lands and where climatic conditions are not so favorable this country offers unusual opportunities.

We have one section of this area that is adapted to the growing of rice, another for cotton, corn and fruit, grain, grasses and livestock. Another section has tobacco as its main money crop and in each section there is abundance of good water for every demand. Cheap fuel is in abundance and in all except the rice growing area, cheap building material is available at your very door.

In other states farmers have been paying $200 per acre for lands to grow 20 bushels of wheat while our $40 to $75 land will raise the same and more. To relieve any doubt as to the stability of farm land investments in this section examine the census and see that the land values have increased from 83 to 133 per cent during the last ten years.

Where capital and brains have been used, farms have been developed in the rice section and one acre has yielded as much as 51 bushels. One acre in the cotton district has yielded two or three bales of cotton. As high as 173 bushels of corn per acre and 1840 pounds of tobacco to the acre have been raised. If the season permitted as many as five cuttings in one year, from five to nine tons of alfalfa hay have been raised from one acre.

The average real estate agent would point out these lands as the "Garden of Eden" where one may get rich without work and state that the land will grow anything on earth, but be not deceived, for a new and undeveloped country never succeeded without work. Success can only come through the use of the ax, and the plow properly directed by brains, and drainage scientifically applied. But the work supported by the natural advantage coupled with facts as a basis is what we want and in order to arrive at a fair conclusion,

each crop that is peculiarly adapted to a given locality will be taken up separtely.

In the following paragraphs we shall take up the various crops giving area adapted to the different crops, yields, values, price of land, climate and the future possibilities of this section:

THE DELTA OR COTTON TERRITORY. The alluvial area in the St. Francis Basin in Arkansas, the twelve counties in Southeast Missouri, the seven counties in West Tennessee and eighteen counties in North Mississippi, is known as the Delta soils and is fitted for intensive farming of all kinds. Cotton, corn, wheat, oats, rye and alfalfa may be raised. Alfalfa may be cut as many as five or six times in a year. All crops common to the Southern States yield abundantly here, but the soil and climate are especially adapted to the growing of cotton and will produce cotton year after year, with little or no apparent soil depletion. This is due to the fact that for ages the overflow settling from the Mississippi River (before the great chain of levees were built) has filled into depths ranging from five to one hundred feet. In this delta one may dig down from fifty to one hundred feet and the earth will show nothing but rich soil. Frequently in sinking Artesian wells, logs have been taken out which were buried forty or fifty feet in the earth. In Mississippi County, Arkansas, a log was found at a depth of more than two hundred feet beneath the surface.

All of the essential ingredients of alluvial soil, such as lime, phosphorous, nitrogen and potash were washed down and piled up on the land. A chemist of Illinois recently analyzed some of this dirt and found in the first seven inches that it contained the following:

	Pounds
Nitrogen	5,600
Phosphorus	2,500
Potassium	40,000

The potash in this soil is sufficient for one thousand years' crop production while legumes will furnish a large part of the additional supply of nitrogen needed, aided in some cases by nitrate of soda.

There are three distinct varieties of soil in the Delta region, buckshot, black loam and sandy soils. The buckshot is particularly adapted to the growing of from three to six cuttings of alfalfa and in most cases lime and inoculation are not necessary.

COTTON. Sandy loam is the great cotton producer and is best for the growing of Irish and sweet potatoes. Cotton produces, under proper methods, from one to two bales per acre in this sandy land, while the average negro tenant is able to produce one bale to the acre. One cotton club boy produced 2,883 pounds of seed cotton on this soil which had been farmed for twenty-eight years.

Two distinct things make this great area available—drainage and levees. Lands that heretofore have been valued at from $3 to $10 per acre are now easily worth from $100 to $300 and when we find the real value in years to

come, this will sell from $500 to $600 per acre. No one realizes the great value of these acres and we know little of their productivity. We have not known the possibilities of this soil.

RICE. A few years ago in Arkansas there were counties known as the prairie belt that runs parallel with the rich Delta, only being separated by what is known as Crowley's Ridge. This land, occupying fully three-fourths of the acreage, was in wild prairie grass and was sold as low as $1 per acre. Later the experiment stations found that this land was especially adapted to rice, there being a hard-pan beneath the surface and ranging from two to six feet below the top soil. This hard-pan being impervious to water made the problem easy to keep water on the soil to meet the needs of rice growing. Water in unlimited quantities is available at a depth of from fifty to two hundred feet and by the use of large rotary pumps the rice can be watered abundantly.

The yields of rice per acre vary from thirty to fifty-five bushels and as new and improved varieties are developed the yields are naturally increased. More modern methods naturally assist in production and in 1919 on 158,000 acres, 6,162,000 bushels were produced. At a price of $2.40 received a bushel a total value of $14,789,000 was received for the crop. These yields are below the possibilities while in the rice growing area only forty per cent of this land is in rice.

This soil is so adapted to rice that it will always be the real money crop of that section, but oats, cowpeas, corn and hay may be grown at a profit. Livestock, especially cattle, can be made a profitable industry.

The rice farmer holds his land today from $100 to $200 per acre and as the more scientific methods are used this land will eventually sell for $400 per acre. The rice belt will, when the entire acreage is used and advanced methods adopted, easily produce sixty bushels to the acre. This section has advanced more rapidly than perhaps any territory in the South today.

GOOD WATER EVERYWHERE IN THE DELTA. The Delta is now noted for its artesian wells, of which there are more than three thousand. These wells in the Delta are distinguished from the wells in other parts of the country, not only for the superiority of the water, but also because they are overflowing and will throw water twenty-five or more feet in the air, and when piped will run into the second story of a residence without pumping, thereby affording circulating water in the residences on the farms. Practically every plantation in the Delta may have its own waterworks and sewerage. These wells can be had at a cost of from $200 to $500 or $1 per foot. We have many instances of water being found at a depth of less than three hundred feet.

OATS. Oats can be sown in October and November and harvested the latter part of May and first of June. Forty bushels per acre is a low average. Corn can then be planted and the middle to the latter part of July cow peas or soy beans planted in the corn. The corn matures and is harvested before the peas mature. Fifty bushels of corn is about the average where it is anything like properly cultivated. Then the peas or beans and corn stalks may be mown together, run through a thresher, the peas or beans saved and from two and one-half to three and one-half tons of hay saved, which is worth from

$15 to $22.50 per ton here. Please here note the following production from an acre of Delta land and its value:

40	bushels of oats at 60c	$24.00
50	bushels of corn at 75c	37.50
2½	tons hay (low estimate) at $12	30.00
15	bushels peas or beans at $2	30.00
	Total	$121.50

This must not be considered a bare possibility but a fact which has been demonstrated many times. Any successful farmer in the Delta will verify this statement. There are some instances where the crop from land in one year has netted its purchase price. There are many instances where the profits from a place have paid for it in four to five years.

Oats are sown during the latter part of October, early in November, or in February, and usually harvested in June, after which an additional crop of peas or other forage may be grown with no injury whatever to the land. It is even claimed by the best planters in the Delta that peas can be grown, the hay harvested and leave the land in much better condition. The average yield per acre would not be less than fifty bushels.

As high a yield as 135 bushels of oats has been made in the Delta—a most remarkable yield—and one of the peculiar features connected with it is the fact that it was made on land that six years ago was in such shape that it was impossible to make any character of crop on it. But draining and rotating crops, together with intelligent handling, have brought this piece of land up to its present condition. No fertilizer of any kind was ever used on this land. The oats were seeded about October 15 at the rate of eleven pecks per acre. The yields were as follows:

	Bu. Per Acre
Appler	118.0
Hastings One Hundred Bushel	118.2
Bancroft	119.0
Red Rust Proof	135.6

These oats were weighed and figured at thirty-two pounds to the bushel. It is interesting to note that the four native oats—Appler, Hastings One Hundred Bushel, Bancroft and Red Rust Proof—made an average of 122.7 bushels per acre.

THE DELTA OF ARKANSAS, MISSOURI, MISSISSIPPI AND TENNESSE CAN BEAT THE WORLD ON CORN. Indian corn is the most valuable product of the farm in the United States, and it would seem that, owing to the adaptability of the soil in the Delta to corn growing, it would get more attention than it does. This neglect of one of the very best assets of this section is probably due to the fact that corn is not considered a money crop. Such a thing as corn breeding is not known, and very little attention is paid to

the seed that is planted, and it is cultivated, with very few exceptions, in a very careless manner. It is true that every plantation has a few acres planted in corn, but one that raises enough to supply itself is the exception. A curious fact is that corn is not considered a money crop and at the same time it always finds a ready market for cash, and, too, without going further than one's neighbors.

WHEAT AND CORN THE SAME YEAR. No further evidence is required to convince the most doubtful of the fertility of the Delta soil when it can be truthfully stated that wheat can be sown in the fall, harvested in May or June and followed with corn and cow peas, and a good yield of each grown and improve your land by it. Nothing takes as little from land as cotton does and the very fact that a large portion of the Delta has been cropped in cotton for many years and nothing done to build up the land, yet its productiveness not impaired, is sufficient proof that wheat followed by corn and peas will help rather than injure the land.

FORAGE CROPS. Millet is one of the forage crops that works well here and produces a large yield of hay and seed excellent for stock of all kinds.

Rye is used largely in this section as a forage crop. It is planted in November and makes fine pasture for cattle during the winter and for hogs in the spring up to March, when it is followed by corn, cotton, sweet potatoes and other crops.

Kaffir corn works well as one of two crops on the same land.

Cow peas has been the greatest beneficial crop of the South for many years, both as a forage crop and for its value in the amount of nitrogen it will return to the soil. The yield in the Delta is usually three tons of hay and twenty bushels of peas per acre.

The soy bean, a most valuable forage plant, has become a wonderful producer in this soil and climate.

Sugar cane—ribbon cane, as it is usually called—is cultivated here for syrup and from four hundred to six hundred gallons can be produced from an acre.

Lespedeza, Bermuda, vetch, red, white, crimson and burr clovers do especially well in this territory.

Field turnips, known as the "third crop," make an exceptionally good stock food.

Peanuts are just becoming recognized here as a "money crop," and an average yield of fifty bushels of peanuts and one and one-half tons of hay per acre is obtained. One acre of peanuts will produce $64 worth of pork.

This is a land ideally adapted for the truck grower. Irish potatoes—three hundred and ninety-six bushels per acre—have been grown; sweet potatoes, four hundred and five hundred bushels to the acre is not at all unusual. Cabbage, sugar corn, cantaloupes, watermelons and other vined crops do well. Two crops of potatoes can be raised with ease. Onions, lima beans, eggplants, tomatoes, string beans, melons, figs, berries, grapes, quinces, peaches, apples and pecans are among the products of this soil. In fact, nowhere can be found a soil that responds so quickly to cultivation with a most generous growth of all kinds of vegetation.

Cotton in the Mid-South

By Major George L. Fossick

COTTON has been called the fabric of civilization. The American Southland is the world's greatest cotton region. The Mississippi Valley is at the heart of that region. America's favorable trade balance depends upon cotton. Its manufacture is the very underpinning of British wealth.

More cotton was produced during the last half century than in all the combined ages that had gone before. Yet the world begins to fear cotton famine. England foresees the day when America will spin all the cotton grown in America. New England views with troubled brow the increasing rivalry of Southern mills.

Of the earth's more than 1,700,000,000 inhabitants it is estimated that 750,000,000 are fully clothed, mostly in cottons, 500,000,000 are only partially supplied with clothing, and the remaining number are about as as artless of textiles as Adam was when he first say the Garden of Eden.

America produces 60 per cent of the world's supply of cotton. Efforts to develop other sources of supply have been disappointing. The question is largely one of transportation and labor difficulties. The world still looks to America. It is estimated that cotton consumption increases at the rate of 400,000 bales annually. American production during the past ten years averaged annually an increase of only 170,000 bales over the previous decade. Allowance must of course be made for acreage curtailment due to war conditions.

Memphis, the hub of the Mid-South, stands at about the census center of a cotton producing belt encircling the globe. The cotton belt of the United States reaches from the coastal plain of the Carolinas far into the Red and the Grand prairies of Texas to a point where the annual rainfall, less than twenty-three inches, is so limited that cotton production is not attempted. Ten states of the American cotton region, the most important part of the world's cotton belt, comprise a sweep of country 500 miles measured northward from the Gulf of Mexico and 1,450 miles westward from the Atlantic seaboard, an area of 448,000,000 acres. Beyond are the irrigated fields of the Imperial and the Salt River valleys of California and Arizona, completing the belt from ocean to ocean.

The last American crop, that of 1919-20 yielded 11,325,000 bales which were picked from 33,566,000 acres, or within about 4,000,000 acres of the greatest cotton area ever planted in America. Domestic spindles numbering 34,000,000 spun industriously but could consume only about half of the crop.

Nearly 7,000,000 bales were exported to feed foreign spindles, which, at the present day, number about 150,000,000 of which 55,000,000 are in England.

India and Egypt, in the order named, rank next to America, commercially, in cotton production. Cotton, a rough variety of which is highly prized for mixing with wool, and as a substitute for woolens, is believed to be indigenous to Peru. The Spanish invader found cotton growing in both Mexico and Peru. Western types of American cotton may have had their origin in Mexico. Native cottons grow beside American uplands from where Mount Ararat looks towards the Caucasus to the Kirghiz steppes along the shores of the Caspian Sea. In Turkestan cotton is grown farther north than anywhere else in the world, or at about the latitude of Chicago. A little cotton is grown along the river bottoms of northern Persia, and some claim that here the cotton plant originated. China's crop is estimated at 4,000,000 bales annually, but it is not enough to meet the needs for home consumption, and most of it is spun by hand and woven on hand looms. The fibre is short, rough and harsh, but clean. Cotton culture was introduced into Korea from its neighbor to the south where it had been known before the days of Confucius. Japan and the Philippine Islands, Borneo, astride the equator, and even Australia, grow some cotton. Its culture is not unknown in Greece nor in Italy. Spain was the first European country to grow cotton. There are unexplored possibilities in Africa from the Mediterranean Sea to the Cape of Good Hope.

Great Britain has sought to develop cotton production in Northern Nigeria, in Rhodesia, Nyasaland, the Sudan, Uganda and British East Africa, but out of all of the long and arduous effort expended by all of Europe, in none of twenty years has Africa produced, outside of Egypt, as much as 100,000 bales of cotton. Yet England has not relinquished a cherished hope to perfect an all-around organization, inclusive of all operations, from the growing of the plant to the sale of the finished manufacture. England has planned to achieve industrial independence by growing within the British Empire all the cotton needed for British spindles.

Commercially the importance of any region from the standpoint of cotton production is as much, perhaps more, dependent upon characteristics of the fibre produced, which enhance or impair its spinning qualities, or restrict its use, as upon the size of cultivable area suitable for plant development. Fibre of American Sea Islands, the most superb of all cottons, is silky, fine, strong and clean. It is used in spinning 150 to 400 yarns chiefly, but for experimental purposes has been spun in England up to No. 2,150, or from a single pound of cotton a single thread measuring more than one thousand miles in length. There are accounts in Bengal of muslin made so fine that when laid upon the grass and wet with dew it was not discernible. Bengal cotton is tinged, dirty and weak of fibre, and is seldom spun above 8s. Owing to its poor quality little cotton is exported from India to England, which leads in the manufacture of fine cotton textiles. About half of the crop, which averages around 3,000,000 bales annually, counted in equivalents of 500 pounds each, goes to Japan. Cotton acreage in India ranges from 20,000,000 to 25,000,000 acres annually

with a ten-year average yield to each acre of only 77 pounds, compared with 390 pounds in Egypt and 182 pounds in America.

Egyptian cotton acreage is hardly one-twentieth that of the United States, but the value of the crop, owing to high productivity and excellent quality, is one-fifth that of the American crop. Production is limited to the Delta of the Nile and a narrow strip along the Nile, about 1,700,000 acres in all, yielding 1,400,000 to 1,850,000 bales, 500-pound equivalents, annually. Egyptian cottons of the highest type, Sakellaridis notably, approach American Sea Islands in beauty of appearance and quality. The fibre of Egyptian cottons characteristically is silky, golden to rich brown in color, and of about the same diameter as American uplands. It staples from 1⅛ to 1¾ inches and is suitable for spinning up to counts of about 150s, or 150 hanks of 840 yards each to the pound. The cotton area of Egypt is limited to the extent of land reached by irrigation. Lancashire dreams to claim more and more from the burning desert by watering from the Nile. England still turns with a longing hope to Mesopotamia and to the Sudan, and thinks some day to witness greater returns from the central table lands of the Deccan, the Valley of the Ganges, Western and Southern India, aided by irrigation and seed selection, but admits that progress will be slow and bought at great pains and with much money. Brazil has been looked upon as a land of promise, and Argentina has yielded some response to experimentation. But, after all that has been said and done, the relative importance of cotton producing regions has changed little in half a century. Some sections in America may look forward with confidence to further development. India and Egypt have about reached the limit of cotton production without serious interference with food production, which India's more than 300,000,000 population, and the 10,000,000 human beings of Egypt would reluctantly tolerate.

Neither cotton growing nor the industry of its manufacture assumed much commercial importance until the invention of the saw gin by Eli Whitney in 1792. The gin was the one thing essential to bring about a sufficient supply of raw material for the spinning machinery of Hargreaves, Arkwright and Crompton.

No other material lends itself so readily to the skill of the manufacturer. The mercerizing process renders it not only as beautiful, but more serviceable than silk. It can be made closely to resemble woolen products, and it has never had to yield superiority in favor of linen fabric. There is no material that can be spun or woven that cotton cannot be made to replace in acceptable kind, and it is always more than an imitation.

Nothing surpasses the crispy texture and bright, clear finish of fine organdies, the delicacy of sheer muslins, dimities, lawns and mulls, the attractiveness of zephys cloths and the ripe loveliness of madras, the richness of damask-like weaves and finishes. The Dacca muslin has been called "the woven winds of India."

Cotton is equally adaptable to the making of overalls. Leave off the cottonades, the outing cloths, heavy domestics and drills, the cantons, ducks and denims—these and the other requirements of the masses—and the hum of

millions of spindles would be hushed. The industry of cotton growing would count its product in thousands instead of eight figures. Cotton would be the proud raiment of the rich, the coveted dream of the poor.

Unsolved mechanical difficulties restricted the growth of the cotton industry until the days of Whitney and the English inventors. It was not until after the Civil War that production in the United States reached a total of 5,000,000 bales. In 1914, the year in which Europe threw the match in the powder box 15,906,000 bales were produced. Yet the cotton plant has yielded clothing for man almost since the beginning of time.

India emerged into the dawn of history arrayed in garments spun from cotton fibre. Women of Mesopotamia, at Mosul—whence the word muslin—"were gifted with such delicate sense of touch that they could spin thread of more than hair-like fineness. Cotton with them took the place of silk in the loom, and gold was not forgotten in the weaving." Herodotus speaks of trees which bore fleece as their fruit. Aristobulus and Nearchus, officers of Alexander the Great, made cotton the subject of a special report, and it was probably one of the things which attracted him to lead the armies of Macedon across the Indus. Theophratus wrote of the cotton plant three centuries before the Christian Era. Verres in Sicily used cotton cloth as covering for his tents. Lentulus Spinther is credited by Livy with having introduced cotton awnings into the theater at the Apollinarian games. Caesar covered the forum with them, and also the sacred way from his own house to the Capitoline Hill.

The Aztec in Mexico and the Inca in Peru wove and spun before the coming of the invader from the Old World. Cortez received gifts of cotton fabric from the hands of a Montezuma, "curtains, coverlets, and robes of cotton, fine as silk, of rich and various dyes, interwoven with feather-work, that rivaled the delicacy of painting."

The "Vegetable Lamb of Tartary" seems to have been nothing more nor less than a mythical conception of the cotton plant. The wonderful buds were said to burst when ripe and to expose to view tiny lambs whose fleece gave a pure white wool which the natives made into garments.

Columbus is said to have found cotton growing on the West Indies. The natives spun and wove it. They made of it garments, fishing nets and beds which they suspended between posts and which they called hamacas—hammocks. Cabeza de Vaca in 1536, claimed to have seen cotton growing in what is now the southwestern part of the United States.

There is abundant foundation for the popular belief that cotton was introduced into all of the Southern colonies by the first settlers. It was grown as far north as New Jersey, but at first derived its favor from the high regard in which it was held as a garden plant. The first seed, it is probable, were planted at Jamestown, Virginia, in 1607. Early French colonists from San Domingo, it is believed, introduced cotton into Louisiana, and it is reported to have been seen growing at Natchez in 1722. Seed was imported from time to time from the West Indies, Cyprus, Smyrna and Turkey. Some of the early explorers of the Mississippi River claimed to have seen cotton growing wild along the banks of its tributaries.

Many hold that cotton is indigenous to all tropical and semi-tropical regions of the earth, reaching the highest state of development where soil and climate are most favorable and where proper culture lends aid to Nature's generosity.

"No country in the world possesses the combination of advantages found in the southern part of the United States for profitable cotton cultivation. In this section the soil is naturally adapted to cotton growing, the climate is favorable, the labor is better than elsewhere, and the farm management more intelligent and experienced. Combined with these favorable internal conditions, are good transportation facilities."—Bulletin 76, U. S. Bureau of the Census.

Short staple upland cottons, measuring ¾ to 1⅛ inches in length of fibre, constitute about 90 per cent of the American crop and are perhaps the most generally useful of all cottons. Such cottons, varying somewhat in lint characteristics, are grown throughout the length and breadth of the American cotton belt.

Boll weevil, temporarily at least, has put an end to the Sea Island industry. Only 6,919 bales were produced in 1919, compared with 117,000 bales a few years before.

A number of varieties of upland cotton stapling up to 1-5/16 inches and sometimes better, are now being grown successfully in America, notably upon the lowlands and silty second bottoms of the Mid-South. The long staple crop of the world approximates something around 2,000,000 bales annually of which not far from one-third comes out of the Yazoo-Mississippi Delta, the river counties of Eastern Arkansas and parts of West Tennessee. The lint of American long staple uplands somewhat resembles Florida Sea Islands, and is highly prized for spinning up to 70s, for fine constructions and for textiles requiring great strength such as automobile tire fabrics and tent cloths. They represent, except for special purposes, to which Egyptians are especially suited, the highest types of cottons available now that Sea Islands are passing. Long staple uplands are bred-up varieties dependent upon seed selection, congenial soil, favorable climatic conditions and proper tillage to foster growth.

The eastern half of Arkansas and to the south a corner of Louisiana, to the north a wonderful country, that of Southeastern Missouri, across the great river portions of Kentucky and Tennessee west of the Tennessee River, and southward the State of Mississippi as far in the direction of the Mexican Gulf as Vicksburg on the west and Meridian on the east—this is the Mid-South. It produces 1,600,000 bales of cotton annually, of grade and staple suitable for every use to which cotton can be put. That can be said of no other cotton region.

The soils of the Mid-South include the rich alluvial bottom lands comprised in the Delta from Memphis to the mouth of the Yazoo River, similar deposits west of the Mississippi River and along its tributaries in Arkansas and Southeast Missouri, and the splendidly fertile Mississippi River second bottoms and silt prairies of Eastern Arkansas and Southeastern Missouri.

"Alluvial bottoms of the Mississippi and other rivers. This region includes as the principal area the bottoms of the Mississippi River from Cairo, Illinois, to the Gulf. It also includes the bottoms of all other rivers within the cotton

belt, many of which are too small to show on the map. Much of the land is subject to overflow requiring protection by levees. Area, about 16,500,000 acres. Elevation, 0 to 300 feet. Surface level. Soils of the Mississippi bottoms, mainly brown or mottled clays, silt loams, and fine sandy loams with gray, light brown and mottled subsoils. Vegetation, largely cypress, red gum and oak. Production of cotton, about 940,000 bales. The important cotton growing section in this region is that known as the Yazoo Delta in which the average yield of cotton per acre is about 265 pounds, the highest in the cotton belt. In the bottoms of the streams east of the Mississippi River the principal soils are brownish loams, silt loams, and fine sandy loams, with yellowish and mottled subsoils; west of the Mississippi the principal soils are chocolate red, brown and black loams, silt loams, and clays, usually calcareous.

"Mississippi River second bottoms and silty prairies: These second bottoms are extensively developed in Southeastern Missouri and Northeastern Arkansas. They lie above overflow. The important soils are brown and gray silt loams, and fine sandy loams with light brown, gray and mottled subsoils. The gray soils are poorly drained. The better drained soils are extensively used for cotton, giving good yields."—U. S. Department of Agriculture, Atlas of American Agriculture.

Eastward of the alluvial region in Mississippi are the bluffs and silt loam uplands and the black prairies, a crescent-shaped belt naturally of high fertility but somewhat impoverished extending from Montgomery, Alabama, to the headwaters of the Tombigbee River near Tupelo, Mississippi. Northward and somewhat to the east to the Appalachian limestone formations skirting the valleys of the Tennessee River, are the clay hills extending from the Savannah River through central portions of Georgia and Alabama, the northeast corner of Mississippi to the Tennessee line. These clay soils yield about 145 pounds of lint to the acre. The Mississippi bluffs and silt loam uplands mentioned in the foregoing comprise nearly all of West Kentucky and West Tennessee and form a strip forty miles wide, bordering the Mississippi bottom lands on the east throughout the entire length of the State of Mississippi and to Lake Ponchartrain in Louisiana on the south. Elevation, 100 to 600 feet. Surface, level to undulating, badly gullied in places. Soils, mainly brown silt loams of loessial origin, becoming thinner along the eastern border. A narrow strip of the same soil occupies Crowley's Ridge, extending from Southeastern Missouri to Marianna, Arkansas. Yield of cotton per acre is about 200 pounds.

The alluvial lands come first in point of productiveness. The alluvial soils of the Mid-South embrace an area of approximately 13,000,000 acres, only a small fraction of which has been brought under cultivation. The Yazoo Delta without fertilization, and solely dependent upon rainfall for moisture, produces an average of 265 pounds of lint cotton per acre.

Rainfall averages 45 to 60 inches annually throughout the Mid-South. Precipitation is greatest, and, as a rule, is well distributed through the spring and summer months. The average is from 25 to 35 inches from March to August; both months included, but the combined total for September, October and November, seldom reaches more than eight to ten inches. Well distributed

moisture through the spring and summer months promotes growth, while the dry weather in the fall gives the pickers a chance, and is essential to a crop of high quality. Thunder showers followed by days of sunshine are considered ideal weather for cotton growing.

Mean temperature over the Mid-South is around 60 to 65 degrees, with the summer mean ranging from 70 to 80 degrees, averaging about 79, Fahrenheit. Soil and climate are two things essential to successful cotton growing. Cotton requires a long growing season. This is especially true of the long staple varieties. The season without killing frost averages from 220 to 250 days in the Mid-South.

Cotton is a sun plant, a weed, which delights in plenty of sunshine and capable of withstanding high temperatures provided the supply of moisture is kept up. An average of only 23 inches of rainfall annually in the semi-arid regions of West Texas is considered too little for cotton. The cotton belt has an average summer temperature along its northern boundary line of about 77 degrees, which seems about the dead line beyond which commercial production becomes unprofitable. Nearly all of the world's supply of cotton is grown between the Equator and the 37th parallel north, which passes through Kentucky and crosses the great river where the Ohio River makes its confluence.

Experience has demonstrated that the Delta below Memphis, and the river basins in Arkansas produce both long and short staple cottons under practically uniform conditions year after year. This is important to the spinner. The uncertainties of climate in Texas and Oklahoma are handicaps to cotton growing in those two states. Texas cotton is widely different in fibre characteristics from that grown east of the Mississippi River, and, naturally hard and wiry, when the growing season is dry the fibre is shorter and harsher than usual, while the color may have a reddish tinge. Many of the leaves dried up early in the picking season by heat and drought, become inseparable in the gin and reduce the grade, while the top crop may not mature, hence the "bolly" crop.

When a mill finds from actual experience that cotton from a certain locality invariably meets its requirements it will be slow to make a change. Peculiarities of the various producing sections are well known to the trade. There are few markets such as Memphis, where every requirement can be satisfied. Memphis owes its reputation as a supply base for extra staples to the fact that lint from the alluvial regions of Arkansas, Mississippi and southeastern Missouri, handled through this market, retains, year after year, uniform length and strength of fibre, texture, etc. Long staple cotton is produced in small and scattered areas all over the belt, but, excepting on alluvial soils and where, in addition, the rainfall is at least 30 inches during the growing season, the disposition is to "run out," to deteriorate in texture, and length and strength of fibre, and in productivity as well.

Within the memory of living man the wonderful alluvial farms of the Mid-South were a wilderness. In spite of the march of civilization fertile millions of acres still await the plow. One hundred years ago no cotton was produced in all this vast territory with the possible exception of a few bales in West Tennessee. Cotton growing on a scale commercially important was not begun

until the decade immediately preceding the Civil War which halted industry in the South and gave it a setback from which recovery in a generation was more than could have been expected.

Of the 13,000,000 acres comprising the alluvial lands less than 30 per cent has been improved, and of the total area only 10 per cent is planted to cotton. Of the Mississippi Bluffs and Silt Loam Uplands, an area of 16,800,000 acres, about 40 per cent, has been improved and 11 per cent of the whole planted to cotton.

Art and Science stand at the portals of a glorious destiny. The alluvial empire offers enterprise and industry the opportunity to numerical, financial and intellectual pre-eminence. Its resources beckon and out of its bounty there is enough to spare to enrich nations beyond seas and to add to the human enjoyment and usefulness of countless millions who speak in unknown tongues.

The skill of the engineer has curbed the mightiest of waters. Completion of the levees to the point of definite security has given confidence to capital and impetus to road and home building, and to general development. The past presents a story of achievement. The future promises greater things. Drainage has been a hard problem. Engineers are solving it.

The Mid-South will not depend upon cotton alone. But the Mid-South will increase cotton production not only by planting more acres but by producing more cotton to each acre. Seed selection is becoming better understood and will grow in importance, methods of cultivation will be improved, invention will relieve the labor question with machinery, and perhaps some form of fertilization, to hasten maturity, and to awaken dormant energies from the soil, may be found beneficial.

The alluvial empire is the cream pitcher of the Mississippi Valley. The Great Basin embraces 1,256,000 square miles of territory, or nearly half the total area of the United States. The watershed of the Mississippi stretches from the Canadian Rockies, from the gold and silver lodes and the granaries of the west to the oil bearing sands, the coal and iron storehouses of Pennsylvania and the Alleghany divide overlooking the Atlantic seaboard. The alluvial valley is said to be an arm of the sea filled up by deposits of rivers which empty into it. Every particle of soil was brought to the place where it now is by flowing water.

It has been estimated that at active rising stage the sediment carried by the Mississippi River past a given point is equal to 1,000 tons a minutes, enough to make a wall across the entire channel one foot thick in eight minutes.

The sediment of which this alluvial soil is composed was collected atom by atom, through ages and ages of time, from the natural wealth of what are now states and provinces, numbering 32 in the United States and two in Canada, churned in the laboratories of the Mississippi and its tributaries—15,000 miles of navigable streams—transported at floodtide along God's eternal highways, and deposited to enrich a future empire which was yet a wilderness of forest, of climbing, crawling, wandering vines, of canebrake and tall grass.

The United States stands almost alone in the development of the cottonseed industry. Cottonseed grown in some other parts of the world are not so well

adapted to manufacture, and, in addition, the mechanical means, temporarily at least, are lacking.

Cotton cannot be grown without producing cottonseed. About a ton of seed is produced for every two bales of cotton. Memphis, the hub of the Mid-South, and because it is pre-eminently situated both as a concentration point and as a distribution point, is the greatest cottonseed products market of the world. It holds a supremacy that is unchallenged.

The cottonseed industry is a development of the last quarter of a century, although isolated and somewhat disappointed efforts may be traced back nearly one hundred years, and oil has been obtained from cottonseed by means of crude presses from time immemorial. As late as 1867 only four mills were in operation in the United States.

The remarkable development of the industry has been due to the perfecting of machinery for treating the seed, and to the discovery of new uses for the product. Hulls are in great demand for feeding purposes, cottonseed meal is extensively used in the manufacture of feed and fertilizers, and linters have been made a most valuable contribution to the manufacture of felts, cotton batts, absorbent cotton and explosives. Until within comparatively recent years the chief purpose in crushing the seed was to obtain oil. Cottonseed meal was considered of little value, and demand for the hulls and linters is of still more recent date.

The United States Department of Commerce, Bureau of Census, for the fiscal year ended July 31, 1919, shows that 4,478,508 tons of seed were crushed by 727 mills operating in the United States. The oil product was 176,711,000 gallons, valued at $227,316,000, oil cake and meal 2,170,000 tons valued at $116,119,000, hulls 1,137,000 tons valued at $17,917,000, and linters 889,500 bales of 500 pounds each, valued at $22,228,000. Total valuation $383,580,000.

Not many years ago disposition of cottonseed, the surplus after needs for planting had been supplied, was a difficult problem. Now the dirt which attaches itself to the seed in the handling is about the only waste matter thrown away in the process of manufacturing.

It was not until 1890 that the annual crush amounted to as much as 1,000,000 tons. Fifty years ago only four per cent of the annual crop of seed was manufactured.

Cottonseed was one of the most valued of all crops during the World War. Many men of enlightened opinion believe the war could not have been won without cottonseed products. Cottonseed furnished glycerine for the manufacture of nitro-glycerine, cellulose for high explosives, meal cake from which was obtained an exclusive supply of nitrogenous materials, and which cake saved the drought-stricken herds of the west from starvation. From the oils were obtained more than one billion pounds of lard substitutes for animal fats, while the production of hog lard was only 800,000,000 pounds.

The seed from a cotton crop of 12,000,000 bales is said to have a food value, when scientifically manufactured, equal to that of 2,484,000,000 pounds of hog lard and 192,00,000 bushels of corn, or 2,484,000,000 pounds of hog lard and 19,800,000,000 pounds of wheat flour.

Oils derived from cottonseed furnish the best edible oils. Much cottonseed oil has been shipped to lands where olives are grown, and it has been shipped back as olive oil. It is a superior oil for packing purposes. Lard and butter substitutes made from cottonseed oil are in daily use throughout the world. It compares most favorably with, if it does not excel, olive oil for salad and cooking purposes. The vegetable fat is extensively used in the manufacture of soaps, candles and oil for miners' lamps.

The oil to some extent has been used as a substitute for linseed oil, cottonseed flour is said to be 25 times as nutritive as potatoes, five times as nutritive as cornmeal, and four times as nutritive as oatmeal. Encouraging experiments have been made with linters in papermaking.

Hardwood of the Mid-South

By F. D. Beneke

HARDWOOD forests of majestic growth, though serving as a barrier to the complete development of the world's most fertile agricultural lands, have furnished the Mid-South with an industry that has contributed enormously to the wealth and happiness of mankind.

More than 1,500,000,000 feet of hardwood lumber is manufactured annually by a thousand mills, large and small, in the Mid-South. It finds its way into the markets of the world to enrich the beauty of homes and the dignity of public buildings; to supply strong material for vehicles, agricultural implements and railway equipment, and to provide sturdy containers for the safe shipment of merchandise across continents and overseas.

No other region in the world is comparable with the Mid-South in the wealth of its hardwood forest products. Millions of acres of virgin timber in the Mississippi Valley will supply generations yet unborn with the raw material for furniture, fixtures, flooring, interior trim, automobiles, wagons, farming implements, tool handles, railway cars, ships, sewing machines, shuttles, boxes, barrels, crates and a multitude of other commodities essential to civic and commercial progress.

The hardwood forests of the Mid-South are centuries old. They were here when the first white man touched the shores of the New World. The undergrowth in the valley woods was impenetrable when the intrepid Spanish, English and French explorers pressed perilously across the mysterious continent to the Mississippi River in quest of princely kingdoms, rivers of gold and pearls, and fountains of eternal youth. They stood silent and forbidding when the early settlement of America got feverishly under way.

When the tide of immigration swung westward, Andrew Brown in 1828 established the first saw mill in the Southern hardwood region at Natchez, Mississippi. It was a crude affair, situated on the high east bank of the Mississippi River, but it served the pioneer needs of that early day. The lumber it produced was bound into rafts and transported on the broad bosom of the mighty river to points where communities were being hewn from the wilderness. This primitive mill has been in continuous operation for ninety-two years, and some of the original timbers are said still to be in use in the modern plant now operated by R. F. Learned & Son at Natchez.

Throughout the Nineteenth Century the forests of Indiana, Ohio, Michigan and Wisconsin supplied the relatively modest requirements of those days for

hardwood lumber. It was not until the late eighties, when the northern forests began to be denuded, that the lumbermen turned toward America's last great reservoir of hardwoods in the lower Mississippi Valley, where, according to the United States Forest Service, 80 per cent of the hardwood area of 36,000,000 acres, including the heaviest stands and most valuable species, was located on the alluvial bottoms of the Mississippi River Delta.

New and crushing experiences awaited the pioneers who were first to invade the virgin forests of the Mid-South. They received a cold welcome from the people. Bankers looked askance upon their operations. They could obtain no local credit, and they must pay in advance for their every need. Their labor was unskilled in forestry or mill work, and consequently inefficient. They were oppressed by strange climatic conditions and overwhelmed by floods which swept unrestrained periodically through the woods, carrying priceless treasures of logs and lumber on their crests.

Seventy-five per cent of the newcomers crashed upon the rocks of financial disaster. But the others stuck grimly to their hard jobs and laid a firm foundation for the Mid-South's hardwood industry, and, subsequently, for an agricultural empire. To these men of stout hearts and blind courage the South owes a debt of lasting gratitude. They blazed the broad trail through trackless jungles and assured the success of the lumbermen, the coopers, and the veneer, flooring and box manufacturers who swarmed in their wake.

Many of the original pioneers long since have passed to their reward. Time has silvered the hair of the remnant of the band. The list of earliest lumbermen in the Mid-South includes I. M. Darnell and his sons, R. J. and Walter, E. E. Taenzer, Taylor & Crate, Anderson & Tully, John Dickson, the Bonners, the Cochrans, J. W. Wheeler, Moore & McFerrin, Nelson A. Walcott, Charles R. Palmer, Charles C. Gardiner, F. E. Stonebraker, O. B. Rife, the Howe Brothers, the Houston Brothers, Paepcke & Leicht, Russe & Burgess and others.

The first Southern saw mills in the hardwood fields were located on the banks of rivers in order that logs could be transported by water from the forests that fringed the streams. In Memphis the mills were clustered along Wolf River, where a few of the largest yet remain.

Only combination rail rates were available to the Northern markets, and manufacturers paid high tariffs to ship their lumber to Cairo, St. Louis, Evansville, Cincinnati and Chicago, the only important markets of that day. The commodity rates to world markets were to come at a later date.

Timber was available everywhere at prices ranging from twenty-five cents to a dollar and a quarter per acre. The land frequently would be thrown in at that price, but the pioneers looked askance at property having no value, but possessing taxable possibilities. They were interested only in timber rights, and purchased largely tax titles giving possession of the stumpage.

Nevertheless, a few of the early comers did buy the land and timber at prices ranging from $1 to $5. Perhaps it was forced upon them. It resulted subsequently that land ownership often made up for the frequent losses from strictly lumber operations. It was not until the dawn of the Twentieth Cen-

tury that the alluvial land on which the timber grew so luxuriantly began to have a tangible value of its own.

One of the early and costly mistakes in the lumber industry was to apply Northern methods to Southern timber without taking into account the climatic differences. The pioneers found that Southern hardwoods were more porous, due to the longer growing season and the greater moisture from Delta soil, which resulted in greater shrinkage in the curing process. Boards cut on the Northern standard for inch lumber shrunk to less than an inch, and there was no market then for thin lumber.

The pioneers learned through bitter experience that the insect pest, nurtured by the damper woods, were far more active South than North. To avoid the ravages of the bugs and worms they discovered it was unsafe to begin their heavy logging before the middle of September, and that all surplus logs must be run through the mills before June. Frequently, they discovered, the rainy season in the autumn set in before they had a chance to create a surplus of logs for the winter run. There were years when excessive moisture barred them from the forests through the winter and spring months, whereas in the North they had logged without interruption through winter rain and snow.

But the early difficulties were largely details of saw mill operation which they were able shortly to correct. The colossal problem they encountered after all was the marketing of the gum which grew so magnificently in the Mid-South forests. European consumers were quick to appreciate the artistry of gum, which they call satin walnut, but domestic buyers scorned to consider it because the lumbermen had been unable to find the secret of curing gum lumber properly. The objection was that gum warped and cracked. Architects would not specify it, nor would builders take a chance upon its use.

Gum trees greatly predominate in the Mississippi Valley forests. The run of gum is 50 to 60 per cent. Without a domestic market for gum it was too costly an operation to remove the oak, hickory, ash and elm trees alone. It was too great an economic loss to abandon or deaden the stately gum trees.

About 1912 the Forest Products Laboratory at Madison, Wisconsin, conducted by the United States Department of Agriculture, began a series of experiments to find the correct method of curing this outcast among domestic woods. Within a short time the cure was discovered that made gum as dependable as the older and more established hardwoods.

With a view then to creating a domestic demand for gum lumber, a group of Southern saw mill operators met in Memphis late in 1913, and organized an association which had for its chief purpose the advertisement of their major product. The success of the publicity campaign was little short of phenomenal. Gum soon gained popularity so rapidly that it threatened to displace some of the older standard woods.

Practically all objections to gum and prejudices against its use gradually disappeared as the educational propaganda spread through the national field. Within less than ten years it has become a favorite wood for the manufacture of high grade furniture and interior finish. It probably is the easiest of all woods for the veneer mills to handle. Rotary cut red gum, carefully selected to show

grain and figure, so strikingly resembles Circassian walnut that only experts can distinguish one from the other.

Red gum is more distinctive of the Mid-South than any of the other hardwood species. It attains its finest growth and texture in this region. The United States Forest Service says "its commercial range is restricted to the moist lands of the lower Ohio and Mississippi basins and of the southeastern coast. It is one of the commonest trees throughout the hardwood bottom type of forest, and reaches a large size. These forests will furnish a supply of this wood for all its many uses for years to come. The hardwood bottoms are for the greater part overflow land. The soil is alluvial and generally of a great fertility, and the tree growth for the most part extremely rapid."

The gum tree produces two distinct varieties of lumber. The high grade cabinet wood comes from the heart-wood of the log, and is known as red gum. Sap gum is the sap wood, although it may be partly from the heart, and is of a lower grade commercially. It goes largely into the manufacture of wagon box boards, vehicle bodies, wood pulleys, core stock, ceiling and siding, coffin boards, barrels, packing boxes and crates.

Approximately one-third of the veneers manufactured from domestic woods are made of red gum. It is splendidly adapted for cutting into thin sheets and takes glue better than any other wood. It is manufactured into rotary cut, sliced and sawed veneer. It is used for a wide variety of purposes from light weight fruit packages to the best grades of richly colored and highly figured panels used in furniture, pianos and the most expensive and artistic architectural woodwork.

Red gum is used extensively in the manufacture of high grade furniture, built-in furniture, stairwork and car construction. It is often finished to imitate the more costly woods, such as black walnut, cherry and mahogany. Two other important uses are for doors and interior finish. Red gum has a close grain, and is free from resinous matter which makes it difficult to ignite and easy to keep aseptic. Many of the finest hotels, banks, clubs, office buildings, apartments, dwellings, hospitals and churches are finished with red gum doors and trim.

But red gum, though almost exclusively a product of the Mid-South, is only one of the hardwood group that attains gigantic growth and superior texture in the Mississippi Valley forests. This region likewise is the home of red oak and white oak—the wood of the ages—and of ash, elm, hickory, maple, poplar, cypress, tupelo, cottonwood, sycamore, persimmon and other species.

The highest grades of hardwoods go into millwork, furniture, agricultural implements and vehicles. The bulk of the lower grades is consumed in the box factories, but the low grades go also into woodenware, novelties and miscellaneous products.

Within recent years the automobile industry has become one of the largest users of hardwood lumber. Normally, 500,000,000 feet of hardwood lumber is consumed annually in the manufacture of automobiles and trucks. Ash, maple and birch are used principally for the frames, elm for the interior of the bodies, yellow poplar, black and Circassian walnut, birch and red gum for the

finish of tops and bodies, and hickory for the wheels. It requires thirty-three board feet of hickory for each set of wheels.

Manufacturers of agricultural implements buy chiefly high grades of oak, maple, cottonwood, gum, ash, hickory and elm. Handle manufacturers consume hickory, ash, maple, oak, gum and elm.

Large plants located near the hardwood forests have reduced the cost of hardwood flooring to such extent that it is no longer considered a luxury in homes, as was the case only a few years ago. Hardwood flooring is found nowadays in the more modest homes as well as in the palatial dwellings. The highest grades of hardwood furniture likewise are within reach of the masses.

Hardwood lumber goes into the manufacture of so many commodities that a complete list of its uses would make dull reading. It may be interesting to relate, however, that the bats used in organized baseball are made of Southern ash, and that persimmon supplies the shuttles in the cotton mills and the shanks of golf sticks.

The hardwood industry of the Mid-South is in its infancy still. One may read the reports of economic alarmists and gain the impression that the great hardwood forests will be denuded within the life of the present generation. Such assertions are wholly untrue and misleading. Thirty years ago even the lumbermen believed that the hardwood timber supply in Indiana, Michigan and Wisconsin was exhausted, yet many large saw mills have been in continuous operation in those states, and the present timber supply seemingly is as good as ever. There are millions of acres of virgin timber in the Mid-South that have yet to hear the ring of the ax.

Hardwood timber tracts in Arkansas and Mississippi have been bought up largely by the saw mill operators for a future source of supply near their plants. Lumbermen in quest of hardwood timber must look chiefly to Louisiana for forest tracts. Many splendid blocks of hardwood timber now held by lumber manufacturers will not even be entered for twenty or twenty-five years. In addition to the supply in the forests, there remains an infinite amount of merchantable timber on the plantations of the Mid-South.

Modern methods of operation have eliminated much of the waste of natural resources so apparent a few years ago. The great trees are used for the manufacture of commercial lumber. The smaller trees are utilized by the cooperage industry. The cord wood and tree tops are consumed by the chemical plants which produce wood alcohol, charcoal, and acetate of lime for fertilizer.

Following closely on the trail blazed by the lumbermen are the agriculturists. Timber has been removed from thousands of acres in the rich alluvial region of Arkansas, Mississippi and Louisiana. Some of the most productive plantations in the Delta country today were covered only a few years ago with dense growth of timber and underbrush.

At present the supply of cutover alluvial land is greater than the demand, but it will not always be so. In some sections of the Mid-South even now the native demand for cutover land exceeds the supply. The lumbermen generally have adopted liberal policies in disposing of small farming tracts to Southern farmers from the hill country.

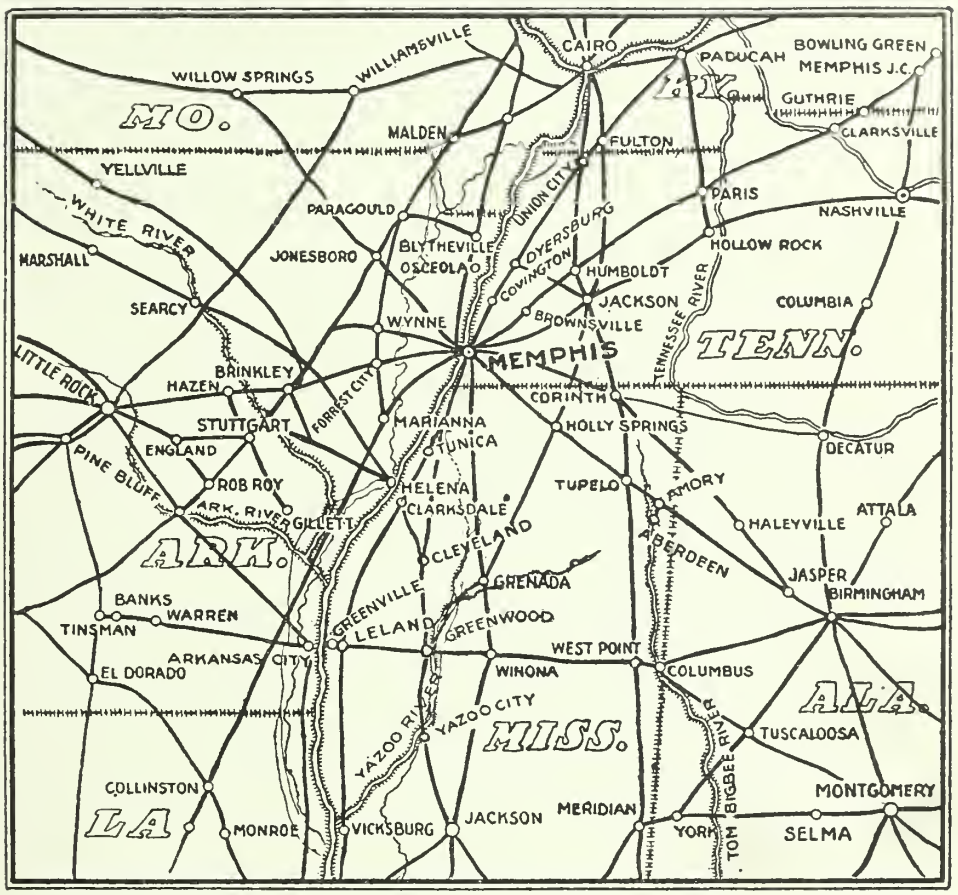
The average Northerner still thinks of the Delta country in terms of half a century ago. He is just now beginning to learn that the levee system has conquered the turbulent Mississippi River, and that malaria, typhoid and other preventable diseases are disappearing as drainage proceeds in the cleared areas. He is learning, too, that good roads and good schools are being provided everywhere in the alluvial region.

Northern soil chemists have proclaimed the alluvial soil of the Mid-South to be the richest and most productive in the world, not even excepting the famous Delta of the Nile. Phenomenal crop yields produced without fertilizer by farmers who understand agricultural principles furnish corroborative evidence of the fertility of this super-soil.

Within the next quarter of a century the cutover tracts of the Mid-South will be the most sought after land on the face of the globe. The prejudices against this country which still exist by reason of ignorance will disappear, and the small farmer from the North, the East and the West will lead the van of eager buyers. Thus the land once spurned as valueless is destined to become an agricultural Paradise, producing with equal abundance a large portion of the raiment and food for mankind.

Again let it be emphasized that the hardwood lumberman is the pioneer leading the Mid-South to a higher civilization. The log roads that he built through the swamps in the early day are integral parts of the present trunk line railways traversing this rich region, and his log trails of yesterday have become the improved highways of today. He is removing the barrier to the full development of the Alluvial Empire, and he has contributed enormously to this region of infinite possibilities—the Mid-South.

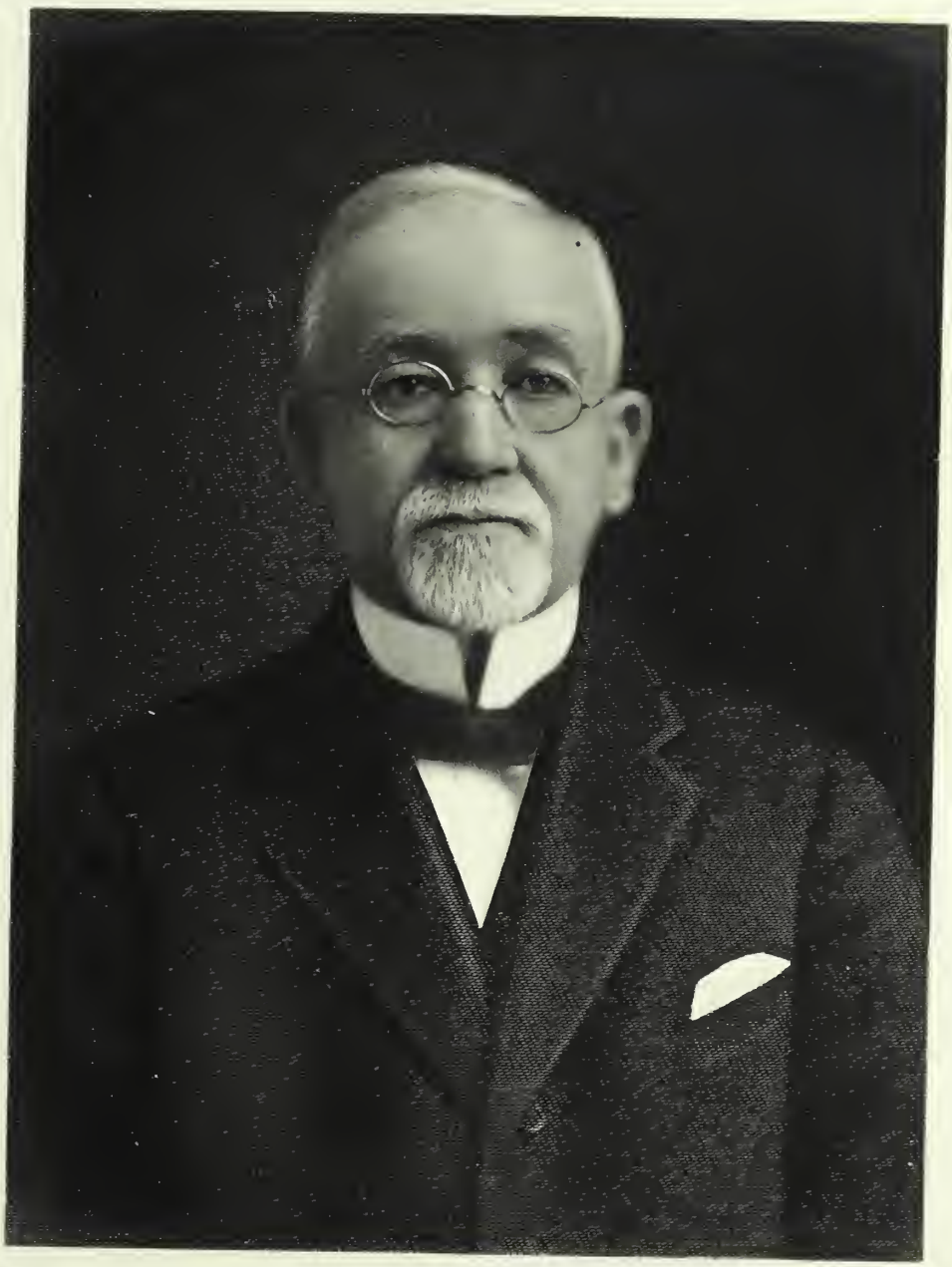
"The Heart of the Valley"



The region covered by this map has the most fertile alluvial soil in the world and splendid soil in the higher regions. In it are grown the finest cotton in the world and the finest dark tobacco. It is the greatest hardwood lumber region and the largest rice region in the United States. In it is the largest trucking region in the Mississippi Valley. It is well watered and fully covered by railroads. It is fast becoming the richest productive agricultural and livestock region in the United States.

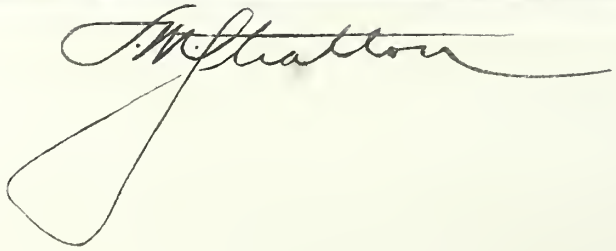
Major G. W. Macrae

FOUR score and two years of as nearly correct life as mortal man can live on this earth, of service to his Master and his fellow man, and of devotion to duty, may be said truthfully of Major George Wythe Macrae, now rounding out sixty-one years in Memphis, widely known financier and philanthropist, gentleman of the old Virginia school, of classic education, wide reading, congenial disposition, respected by the entire community and loved by all who know him. Born May 28, 1838, in Fauquier County, Virginia, the son of Bailey W. and Sarah J. (Stuart) Macrae, he was educated at the Academy in Warrenton, Virginia, and finished his course at Stewart College, Clarksville, Tennessee, now the Southwestern Presbyterian University, of which he has been a director for nearly forty years and which he now is actively engaged in trying to move to Memphis, and expand into an institution worthy of Presbyterianism. He came to Memphis sixty-one years ago and he and the late Dr. D. T. Porter formed the wholesale grocery and cotton factoring firm of Porter & Macrae. Save for an interruption on account of the Civil war in which Major Macrae enlisted as a private, this firm stood for nearly forty years surpassed by none in this section for honesty and efficiency. For nearly thirteen years, following 1894, he was the president of the Memphis National Bank and the Memphis Savings Bank. For about twenty years he was the president of the Chickasaw Cooperage Company, which from a small beginning has become one of the leading concerns of its class in the United States. During these years of active business, Major Macrae acquired many excellently located pieces of business property, but during the time that liquor was currently sold in Memphis and the rental from its dealers was the best, Major Macrae steadfastly declined to lease any of his property for that class of business. He did not believe that the saloon was good for the community from a moral standpoint and had the courage of his conviction in that line as in every other. His duty to his God, his family and his fellow man was ever uppermost in his mind. His business acumen was great enough for him to make a fortune, every dollar of which is "clean." For years he has been president of the Cossitt Library, for a quarter of a century a director in the Second Presbyterian Church, Inc., and for nearly half a century a ruling elder and a teacher in the Sunday school of that congregation. He has never entered politics, save for the exercise of his influence and suffrage for the side of right, decency and honesty. Major Macrae has been married twice, first in Clarksville, Tennessee, on September 13, 1866, to Miss Fannie Morris of Kentucky. Their only child is Mrs. Walter White. On March 2, 1881, he and Miss Blanche L. Avent, daughter of the late Dr. B. W. Avent, were married. Five children were born, of whom Mrs. R. B. Lacey, Mrs. F. M. Crump and Mrs. B. A. Bogy survive.



G W Macrae



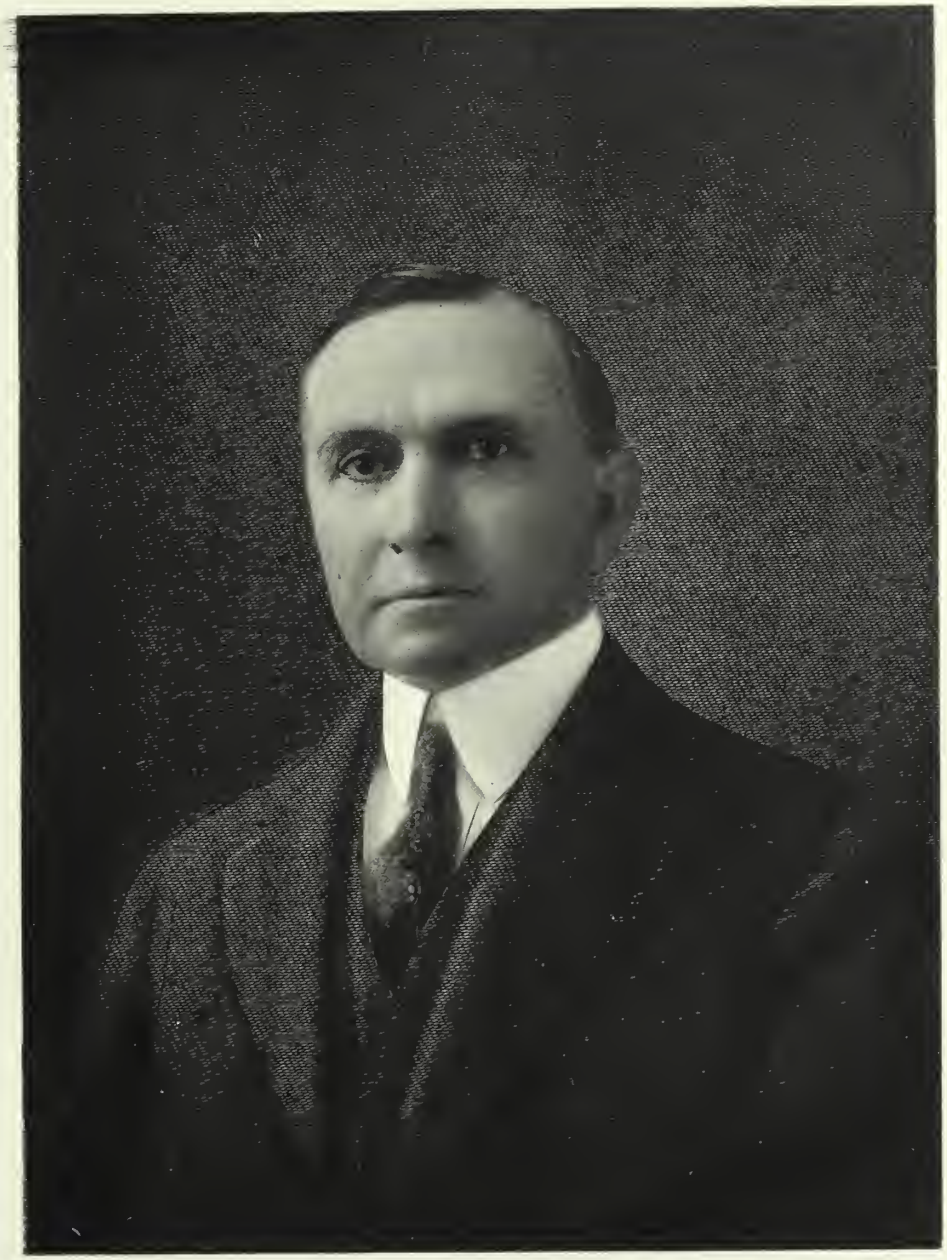


L. M. Stratton

LESLIE MARTIN STRATTON, probably the most active and widely interested business man in Memphis, Tennessee, was born in Lebanon, Wilson County, Tennessee, February 23, 1881, the son of Golladay and Louisa (Norman) Stratton. At the age of twelve years he was a page in the State Senate. He filled the same position two years later, and then went into the commercial field as a clerk in a grocery store. In that as in everything else that he has gone into, he excelled. In 1900, he came to Memphis, worked for four years for the Cudahy Packing Company and then organized the L. M. Stratton Company, wholesale grocers. From the beginning this has been one of the most active concerns in the city and it soon became one of the most successful and grew steadily until January 1, 1920, when it and the W. C. Early Company, a strong old concern, were consolidated under the name of the Early-Stratton Company. Mr. Stratton is the executive head of the consolidated business, probably the largest in its line in the Mid-South. He is president also of the Stratton-Warren Hardware Company, the Mississippi Valley Furniture Company and the Memphis Queensware Company. He is also vice-president of the Stratton Automobile Company and a director in the Union & Planters Bank & Trust Company. In addition to these concerns in the direction of which he is active, he is interested in many smaller concerns in the city. Few men have been able to accomplish in a full lifetime what he has done in fifteen years, but during that time probably no other man living in Memphis has devoted as much of his time and energy to the public welfare. He is president of the Y. M. C. A. and a member of the board of trustees of the Leath Orphanage and board of advisors of the Y. W. C. A., treasurer of the Methodist Hospital and superintendent of the Sunday School of Saint John's Methodist Church. When campaigns for money for all purposes became so frequent during the World war, no man in the city was more active than he with both time and money in helping to put them over the top. The same elements which made his business career so remarkable, made him one of the most efficient men in all these campaigns. Mr. Stratton has never sought or held an elective office, but from the time that he was a page in the State Senate, he has taken a keen interest in that art. In 1911, he served as a member of the County Election Commission and two years later as a member of the State Election Commission, doing wonders in both positions toward clarifying elections. In 1919, he was chairman of the citizen's committee which placed in office by handsome majorities a City Commission standing squarely for business and not political administration. Mr. Stratton and Miss Katherine White married January 15, 1902. They have eight children: Frances; Andrew C.; Leslie M., Jr.; Alice; Louise; Phil Warren; Katherine, and George Marshall.

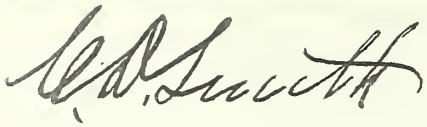
G. T. Fitzhugh

LEAVING the University of Mississippi with the degree of B. A. and leader in his class, Guston Thomas Fitzhugh earned enough by teaching for two years to complete his education in the law school in which he then had a high ambition, but even his young dreams in Smith County, Mississippi, did not reach the height to which he has attained in that profession in Memphis. In two years he returned to the University, completed the two years' course in one year and at once moved to Memphis, in 1889. From the first he took a high stand at the bar and clients came rapidly. Both a student and an orator, he was equally at home in any of the courts, but he steadily appeared less in criminal courts and more in chancery. In the politically tempestuous '90s, he and the late Senator E. W. Carmack were close personal and political friends and Captain Fitzhugh's oratory and judgment were of great value to the success of their plans. He has ever been active in politics, not as a candidate for office although often urged by leaders of successful elements to be a candidate for governor and senator, but for the promotion of an idea or the election of a candidate with an ideal, and always on the side of right, honesty and decency. He was an ardent advocate of prohibition and always stood against boss rule. But Captain Fitzhugh has never allowed his political activities to retard his legal progress. The climax of his efforts at criminal law was the successful prosecution of the Coopers for the murder of Senator Carmack—the most brilliant trial in the annals of Tennessee when you consider the personality of the victim, the defendants, the counsel and the witnesses. Probably his greatest success in his profession grew out of his masterly handling of the ouster and impeachment cases—in the former removing numerous officials and blazing a trail through virgin forests in which the Supreme Court followed against the fight of brilliant opposing counsel, and in the latter maintaining the integrity and lofty ideals of the judiciary and thus earning the laurel wreath before Tennessee's High Court of Impeachment. Captain Fitzhugh enlisted in the Spanish-American war and served through to the end as a captain. During the entire period of the World war he gave a large part of his time to war-work activities. As a member of the educational commission of the M. E. Church (South), he assisted in establishing Emory University of whose board of trustees he is a member, and he is closely identified with the great Methodist Hospital in Memphis. The son of Lewis T. and Juliette (Delony) Fitzhugh, Captain Fitzhugh was born in Smith County, Mississippi, August 31, 1866. He and Miss Josie Millsaps were married in Jackson, Mississippi, April 17, 1901. They have three children: Millsaps; G. T., Jr., and Mary. He is a member of St. John's M. E. Church, the Tennessee Club, Memphis Country Club, City Club and Chamber of Commerce.



Charles E. Hughes.





C. D. Smith

CHARLES DONOVAN SMITH, for many years one of the leading contractors of the United States and for the past twenty years one of the most active and progressive business men of Memphis, Tennessee, was born December 11, 1864, in Iowa, the son of Robert Donovan and Mary (McLean) Smith. He really is a Mississippian, as his father was born and reared in Vicksburg and returned to Mississippi soon after his son's birth and was a planter in Yazoo County. At the age of sixteen years, Mr. Smith entered the line which became his main life work when he went to work as rodman for the engineering corps locating the railroad from Meridian, Mississippi, to New Orleans, now the New Orleans & Northeastern Railroad. Before the completion of the survey, Mr. Smith became levelman for the party. His father took the contract for the construction of the railroad and Mr. Smith worked for him first clearing the right of way and later became superintendent of construction. In 1886 his father and he formed the contracting firm of R. D. Smith & Son and the first contract in which Mr. C. D. Smith had a direct interest was the construction of a twenty-mile railroad for the Pratt Saw Mill Company from Verbena, Alabama. Upon the completion of that contract, Mr. Smith bought his father's interest in the firm and with his brother, Mr. Walter Lane Smith, formed the firm of C. D. Smith & Company. His progress in this line of activity was so rapid that soon they became the leading contractors in the South, injecting into the work his own wonderful energy, his rare capacity for organization and a system the like of which no contracting firm in this section of the country had previously known. His firm constructed in the State of Mississippi one thousand and eighty miles of railroad. For twelve consecutive years it was engaged in construction work for the Illinois Central and Yazoo & Mississippi Valley railroads, doing practically all of their work south of the Ohio River. His firm built the direct line of the Y. & M. V. road from Lake Cormorant to Tutwiler, Mississippi, which, all things considered from the contractors' viewpoint, was one of the most difficult pieces of work his firm did. His firm also built the Illinois Central's line from Corinth, Mississippi, to Haleyville, Alabama. In the development of the transportation system for Greater New York, Mr. Smith and his associates built a section of the subway from Flat Bush Avenue, Brooklyn, to the Manhattan Bridge. His firm built for the Santa Fe Railroad the line across the Mojave desert from Parker, Arizona, to the main line, ninety-eight miles, hauling all water for man and beast an average of twenty miles. Another large contract was the construction of the Atlanta, Birmingham & Atlantic railroad from Brunswick to Birmingham. Mr. Smith and Miss Vida Vandegrift of Birmingham were married December 22, 1892. They have one child, Marie V.

T. F. Gailor

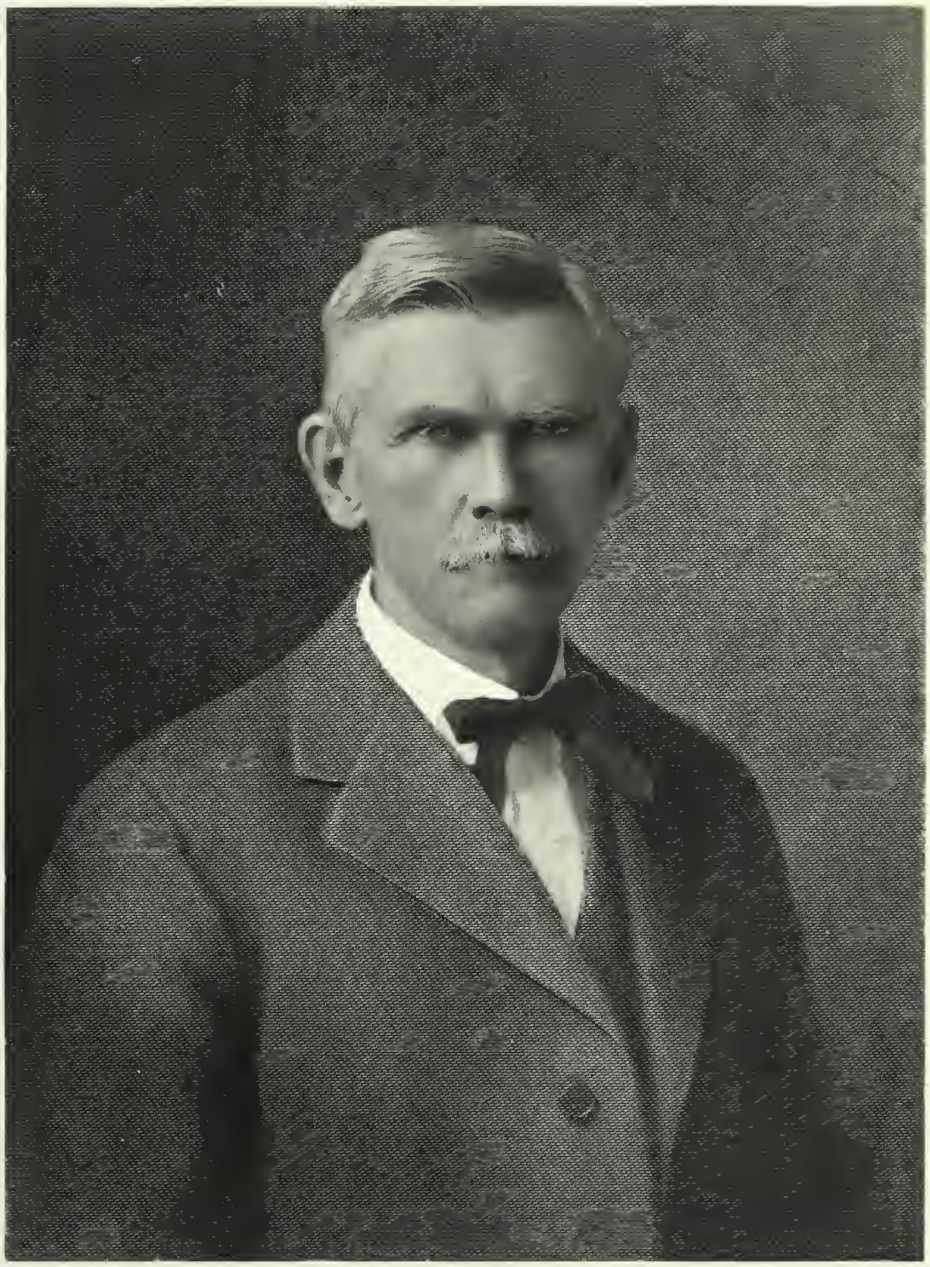
THOMAS FRANK GAILOR, Memphis, Tennessee, third bishop of the Diocese of Tennessee, was born in Jackson, Mississippi, September 17, 1856, the son of Frank M. and Charlotte (Moffett) Gailor. His father was prominent as the editor of a newspaper, and as a brave Confederate officer was killed at the battle of Perryville. His mother was an Irish lady of strong character. After her husband's death, she brought her son to Memphis, where she made every effort to educate him for the Church. After graduating from the city schools, he entered Racine College, Wisconsin, taking his bachelor of arts degree in 1876, and master of arts in 1879. In the latter year he also took from the General Theological Seminary in New York his degree of bachelor of sacred theology, was ordered deacon and began his ministry at Pulaski, Tennessee. He was ordained priest in 1880. Two years later he was called to the University of the South, Sewanee, Tennessee, with which his relations have continued to the present time. He has served therein as professor of ecclesiastical history, chaplain and vice-chancellor, as a member of the board of trustees since 1893 and chancellor since 1908. It was as chaplain that he became widely known for his sound scholarship and eloquence. In 1890 he declined an election to the bishopric of Georgia. In 1893 he was consecrated bishop-coadjutor of the Diocese of Tennessee. He became bishop of the diocese upon the death of Bishop Quintard in 1898. He has occupied the Episcopal residence in Memphis for more than twenty-five years, during which time he has been a leading citizen of the city and state, giving his time and talents freely for the advancement of the higher civic interests. Although he has administered the affairs of a large and exacting diocese, he has unsparingly answered the frequent demands of the larger interests of the church throughout the country. He has been chairman of the House of Bishops for the past decade, and upon the reorganization of the administrative departments of the Episcopal Church in the United States in 1919, he was elected president of the newly created executive council for three years, thus becoming the executive head of the church in this country. It was as such that he attended the Lambeth (Pan-Anglican) Conference in England in 1920, where he preached the great sermon of the Conference in Saint Paul's, London, and the sermon in Westminster Abbey at the Thanksgiving service for Americans. Among his many honorary degrees are Doctor of Divinity from Oxford University, England, conferred in 1920. He has made twelve notable contributions to the literature of the church. He is vice-president for the South of the United States Chamber of Commerce. He and Miss Ellen Douglas Cunningham of Nashville, Tennessee, were married in 1885. Their children are: Frank H.; Miss Charlotte M., and Miss Ellen D. Gailor.



Thos. F. Gailor
Bishop of Tennessee

T. K. Riddick

THOMAS KADER RIDDICK, lawyer, capitalist and business man, Memphis, Tennessee, was born July 9, 1851, at Macon, Tennessee, the son of Edward Garrett and Harriet Mayo Riddick. In those days his native county of Fayette was conspicuous for its educational institutions and Macon contained two colleges. He received the degree of bachelor of arts from the Masonic College there at seventeen years of age, and in February, 1872, was graduated from Cumberland University at Lebanon, Tennessee, with the degree of bachelor of law. Mr. Riddick located first at Augusta, Arkansas. In the Spring of 1873 he had repeated attacks of malarial fever, and was advised by his physician to return to Tennessee in order to get rid of the malaria. When he followed this advice, his parents prevailed upon him to settle in Somerville. The people of his home county quickly recognized his ability as a lawyer, and from that time his clientele grew steadily, until today it is not surpassed in number or in personnel by that of any attorney in the Mid-South. For a time in Somerville, he and the late Charles A. Stainback were associated together, but most of the time he was alone. The courts of Fayette County in those days did not contain enough litigation to consume his energy, and he opened a law office in Memphis, building up a business here which so far surpassed his home practice that in 1897 he moved his residence here. Since that time he has been a leading figure, not only in the courts, but in all public affairs and in all movements for the upbuilding of Memphis and the surrounding territory. His most conspicuous early case in Memphis was in 1907, when he procured from the State Supreme Court a decision in the case of Malone vs. Williams, ripping the notorious ripper bill into shreds. The case is reported in Tenth Cates, and established the premise that the General Assembly by a mere act cannot relieve an elected officer of his duties and give them another under the guise of a change in the name of the office. Another of his leading cases was in the decision which he secured after a bitter fight permitting the consolidation of the Equitable and Memphis gas companies. He was one of the counsel for the defense in the litigation of Patterson vs. Galloway, in which the Supreme Court held that in the management of the Patterson interests in the transfer and coal business the late Robert Galloway had always acted properly. Recently he won before the United States Circuit Court of Appeals a judgment for $97,000 for the Merchants Cotton Press & Storage Company against the Gulf Compress Company. His most recent service to the public was in securing the J. T. Harahan bridge. He and Miss Amelia Pulliam were married October 24, 1882. Their children are Edward Garrett, Miss Harriet M., Miss Betty R. now Mrs. Raymond Manogue and Mrs. Amelia R. Stanford.



T. K. Riddick



A. E. Jennings

A. E. Jennings

ALEXANDER EPSIE JENNINGS, Memphis, Tennessee, merchant, planter, philanthropist and church worker, all on a gigantic scale, was born near Water Valley, Mississippi, September 10, 1866, the son of Zachariah David and Charlotte Temple (Hale) Jennings. After having gone through the Water Valley high school and the sophomore year at the University of Mississippi, he took charge of his father's plantation on Cassidy's Bayou, near Sumner, Mississippi. After two years, at twenty-one years of age, he returned to Water Valley, where he and his father organized the firm of Z. D. Jennings & Son, general merchants. Mr. Jennings, after his father's death in 1904, continued to operate the Delta plantation and developed it into one of the most productive in the state. In 1913 Mr. Jennings moved to Memphis and became an active citizen. Entering heartily into its commercial, social and benevolent life, knowing no race or creed, he has endeavored to help all, and organized the Jennings Furniture Company. Mr. Jennings had joined the Baptist Church in Water Valley when he was thirty-three years of age and during the remainder of the time that he was in Mississippi, he had been one of the most active men in the state in the progress of that denomination as well as in all other good lines. In fact, with the exception of Major Millsaps, the Jennings family has given more money to Christian education than has any other family in Mississippi. A few months after having joined the church, Mr. Jennings was chosen president of the board of trustees of the Baptist Orphanage, then a small institution. When he left Mississippi, it was one of the largest institutions of the kind in the South. Soon after coming to Memphis he was elected chairman of the finance board of the Baptist Memorial Hospital, which office he still holds and he has seen that institution develop into one of the largest in the South. He has given with great liberality both of his time and money to achieve this result, as well as to the other causes of his church and in fact every other movement for the advancement of the community. For twenty years he has recognized that the greatest happiness in this life is in service to others and the predominating feature of his character is not that he may accumulate but that he may use what he accumulates for greater service to humanity. A large part of his fortune is due to his faith in the alluvial lands. He owns three of the finest cotton plantations in the St. Francis Basin of Arkansas and is one of the largest cotton producers of that State. Mr. Jennings is a member of the Central Baptist Church; the board of trustees of the Porter Home & Leath Orphanage; the Rotary Club; the Memphis Country Club, and Chamber of Commerce, and is a Shriner and a Knight Templar. He and Miss Dixie Buford were married December 31, 1891. Their children are David Buford, Louise and Esther.

Frank F. Hill

COURTESY is a word worn threadbare through constant repetition, and unhappily, the seed of good advice as to courtesy often falls on barren soil. The career of Frank F. Hill, and the standing of the Union & Planters Bank & Trust Company are proof that where courtesy is persisted in in dealing with the public, success is assured. President of the Union & Planters Bank, Mr. Hill, just in the early prime of life, has made a mark for himself that few men many years older can equal. The rank of that bank as one of the largest and most progressive banks in Dixie is a monument to his ability as an organizer, as an executive, and especially in picking good men, giving them responsibility, and leaving them alone. Original and independent in thought and action, calm in judgment, he brought to his bank the new order that converted a stolid, passive bank into a thriving, attractive public-service institution. Born June 3, 1874, of Mary M. and the late Napoleon Hill; educated in the city schools, and Sewanee, the conspicuous success of his father, who was one of the leading men of Memphis and a distinguished figure in Memphis early commercial history, attracted him as a boy, so that his father was persuaded to give him a clerkship in the cotton house of Hill, Fontaine & Company, while many others of the same station went to college. Later he engaged in insurance and real estate business, but success only stimulated his early ambition to preside in an up-to-the-minute bank. Chosen vice-president of the Union & Planters Bank in 1908 (a director since his twenty-third year), in 1915, he was chosen president, and the growth of the bank shows the measure of success he has brought it. The courtesy, rather the *cordiality,* that is distinctively in his bank is typical of his own personal qualities. He made his institution the first state bank in Tennessee to join the Federal Reserve System, and also instigated the movement to establish a branch in Memphis of the Federal Reserve Bank. A director and officer in numerous enterprises and social organizations, he is notably president, Bluff City Abstract Company; Hill & Lawrence, Inc.; Mammoth Spring Milling Company; Mammoth Spring Electric Light Company; vice-president, Memphis Lumber Corporation; Memphis Clearing House Association; Bankers Club of Memphis; Member Tennessee Club, Country Club, Chamber of Commerce, Memphis; New York Yacht Club; Bankers Club of New York; Chicago Exmoor Country Club; Cape Cod (Massachusetts) Woods Hole Golf Club; a Shriner, a 32d Degree Mason, treasurer De Soto Lodge of Masons, Life Member in Elks, served one term as a member of Memphis Board of Public Works. He married Miss Lizzie Willins, and is the proud father of four splendid children, Napoleon, Elizabeth W., Frank M. and Marywood. He is known for his courtesy, sincerity and staunch devotion to his friends. A gentleman "to the manner born," devoid of pretense, and enriched with democratic demeanor, a lover of the fine arts, and a true sportsman.

Yours truly
Wm. H. Taft



Joseph Newburger

HIS marvelous business career, which has been one of continued expansion, began at the age of 18 years when his disabilities were removed by the Legislature of Mississippi and he took charge of his father's business. He was born in Coffeeville, Mississippi, on June 12, 1858, the son of Leopold and Esther Lichtenstadter Newburger. He attended Spring Hill College, Alabama, and completed his education in Mobile in 1874. In 1879 he organized the firm of Newburger & Kory in his native town, and in 1881, Joseph Newburger and his brother Edwin bought out the interest of their uncle, Mr. A. Kory, and the firm continued business under the name of Newburger Brothers for a number of years and was subsequently purchased by Edwin Newburger. In the meantime, 1885, The Newburger Cotton Company, which was the medium through which Mr. Newburger spent most of his energy for years and through which he amassed a large portion of the magnificent estate which he now possesses, was organized by him and the offices moved to Memphis in 1896. Mr. Newburger has always been largely identified with planting interests, owns several large plantations in Mississippi and takes great interest in farming and stock raising. In connection with his great export cotton business, and later for pleasure, Mr. Newburger has made numerous trips to Europe, and is familiar not only with all the countries on that continent, but most of the cities. For instance, when the Congregation Children of Israel had outgrown its old synagogue and he assumed charge of the forces to erect a new one on Poplar Avenue and Montgomery Street, he announced that he wanted it to be a reproduction of St. Sophia at Constantinople, and the classic structure came forth a thing of beauty. Mr. Newburger has probably more different lines of activity than any other man in the Mid-South, not only commercial, financial and manufacturing, but eleemosynary as well. He is president of the Newburger Cotton Company, Inc., of the Memphis Packing Corporation, of the Memphis Rice Mill, and of the Joy Rice Milling Company at Wheatly, Arkansas. He controls twenty-six cotton compresses in the best locations in Tennessee, Mississippi, Arkansas and Louisiana. He is a partner in Silvan Newburger & Co., dealers in future and spot cotton, New Orleans; partner in Newburger Company, planters and stock raisers in his native county; partner in J. & S. Newburger & Co., Fall River, Massachusetts, cotton brokers; partner in J. C. Doyle & Co., farm and timber land dealers. He is a member of the New York, New Orleans and Memphis Cotton Exchanges, and associate member of the Liverpool Cotton Exchange. He owns the Newburger Linter Company and the Haileybury Frontier Mining Company, and is a partner of Samuel Newburger & Company, New York. He is president of the Congregation Children of Israel; member of the boards of managers of the Methodist Hospital, Crippled Children's Home, Elizabeth Club, new Jewish Hospital, Federation of Jewish Charities, and National Board of Jewish War Relief. He and Miss Hetty Cahn Kosman were married June 14, 1907, their children being Joy and Mary Newburger.

T. G. James

THOMAS GRIFFIN JAMES, Sharkey, Mississippi, is one of the strongest characters in that land of big men, of genteel ancestry, classic education, striking appearance, of ultimate courage yet gentle as a woman, rare in his capacity to organize and lead men, unsurpassed as a planter or business man in the Delta, one of the most successful and useful citizens of his state, whose integrity has never been doubted nor whose honor questioned, loving and beloved by his friends. Mr. James was born December 28, 1861, in Yazoo County, Mississippi, the son of Thomas Griffin and Jane Elliott (Foote) James. In 1873, his father bought the original Sharkey Plantation. The main ridge back of Mr. James colonial home on this tract probably has produced more cotton per acre than any other tract of the same size in the world. Mr. James grew up on the plantation, being educated in the common schools of the county and finishing his education at Emory & Henry College in Virginia and at the University of Mississippi. He finished school none too robust in health and instead of locating on his father's plantation, bought a ranch near Wichita, Kansas, where he spent six years, breeding and finishing white-faced cattle which topped the market at the Kansas City stockyards. In 1888, he returned through the country in a wagon to the Delta and took over the management of the Sharkey Plantation, then some twenty-five hundred acres, his parents moving to Oxford to complete the education of their grand-children. Mr. James put into the management of the plantation a degree of energy, tact and judgment rarely equalled and at the same time began to expand, buying the Elm Lake plantation just east of the Sharkey tract, and later adding adjoining tracts until his individual acreage in the Delta now aggregates eight thousand acres. Much of this was wild land when he bought it and on the remainder only the high ridges were opened. He was a pioneer in tile drainage and has cleared some six thousand acres, now as productive and highly improved as any in the Delta. He was a leader in diversification, and one sun went down on the carcasses of two hundred and fifty-one dressed hogs in his various lots. Having established his plantations on a solid basis, Mr. James branched out into other fields. He organized and is president of the Bank of Tallahatchie at Sumner and the Tallahatchie Home Bank at Charleston; bought a two thousand-acre plantation, "Pine Crest," in the hills near Charleston and established the finest Duroc-Jersey hog breeding place in the United States, headed by Scissors, easily premier herd sire of that breed. He is president of the Tom James Oil Company with large holdings in the Osage, Oklahoma, fields. Mr. James and Miss Memory Marks were married December 23, 1885. Their children are Miss Sallie (now Mrs. Hugh L. Gary), Thomas G., Jr., and Mary Memory. His second marriage was to Miss Maude Keirn. Their only child is Walter Keirn.



T. H. James.



W. C. Johnson

W. C. Johnson

WILLIAM CUMMING JOHNSON, manufacturer, business man and capitalist, Memphis, Tennessee, was born in this city May 22, 1870, the son of John Cumming and Elizabeth (Fisher) Johnson. His father was one of the leading business men, a pioneer manufacturer and probably the most generous philanthropist in Memphis for a generation. Mr. Johnson attended Prof. Wharton S. Jones' preparatory school, and then went to the Southwestern Presbyterian University at Clarksville, Tennessee. On the completion of his literary course there, Mr. Johnson went to the University of Michigan at Ann Arbor, where he specialized on chemistry, particularly as that science might be applied to the products of cotton seed. Returning to Memphis at the age of twenty-two years, he organized the Tennessee Fibre Company, with some of his boyhood friends as associates, and they began operating in a small way in their first plant where the Southern Railway and Linden Avenue join. The main purpose of the factory was the manufacture of fibre and feed from the hulls of the cotton seed. Mr. Johnson was the originator of the process to be used and designed the machinery for it. From the first it was a success under his direction as general manager of the plant and treasurer of the corporation. Mr. Johnson again pioneered in perfecting a process for chemical purification and bleaching his product of cotton fibre, making it suitable for use in gun cotton and smokeless powder. He also first used low grade cotton linters for the same purpose, and these two products supplied the chief ingredients of the powder used in the World War, during which period the industry assumed enormous proportions resulting in great profits to the entire South. Since the war Mr. Johnson has perfected a process for making the fibre from cottonseed hulls into paper stock and allied products. Mr. Johnson was elected president of the Memphis Chamber of Commerce in April, 1917, just after the United States entered the war, and devoted almost his entire time to war work and efforts to better the conditions of his city. He led the patriotic efforts of the Chamber of Commerce in Liberty Bond, war savings stamps and many other drives. During his administration the Chamber of Commerce was given the task by the United States government of locating and establishing Park Field. Mr. Johnson takes more satisfaction in his record as a pioneer in malaria control work in Memphis and Shelby County than in anything else he has done. He is vice-president of the Broadway Coal & Ice Company and and a large real estate operator, and interested in many other enterprises in the city. He is a charter member of the Memphis Country Club and for many years has served on the board of directors of the Y. M. C. A., and as chairman of its finance committee. He and Miss Evangeline Harvey were married November 25, 1897. They have four children, all boys.

R. E. L. Wilson

ROBERT EDWARD LEE WILSON, of Wilson, Arkansas, son of Joseph L. and Martha Davies Wilson, was born on Frenchman's Bayou, in Mississippi County, Arkansas, on March 5, 1865. His father moved to that place from Tipton County, Tennessee, in 1847. As there were no local schools, the son was sent back to Tipton County to be educated. He returned home in 1880, and began to lay the foundation of his fortune. No man ever faced a more arduous task. The country, though as fertile as the valley of the Nile, was a wilderness, and there was not a railroad within sixty miles of it. Mr. Wilson had indomitable courage, energy and faith, and, what was still more important, he had vision. He thought and planned years ahead of his time, and with him the difficulties of the present evanesced, and its hardships entirely vanished, in the perspective of the splendid future which he clearly foresaw. So he bought a few acres and started a small saw-mill. And then he bought more land, and still more land. As he cut the timber he cleared the land. Today he is one of the largest manufacturers of hardwood lumber in the South, and he owns more than forty thousand acres of the richest land in the world, more than fifteen thousand acres of which are in a high state of cultivation. Mr. Wilson always took a great interest in the general development of his section. He was a pioneer advocate of the St. Francis levee. He organized the first drainage district in his county, in the face of fierce opposition. He constructed a model public road at his own expense. He was a leader in the movement for diversification of crops, and had the distinction during the World War of being the largest food producer south of the Ohio River. He introduced tile drainage in his section. He is president of the Jonesboro, Lake City & Eastern Railroad Company, has an interest in several banks and has built up a number of large industries. He owns the entire town of Wilson, with a population of nearly 2,000, which is a model in every respect, with churches, schools, a civic center, library, community house, and every modern convenience. It is the only town in Arkansas that is operated without a municipal government. Mr. Wilson also erected there one of the finest school buildings in the state, where the higher branches of learning are taught, in addition to occupational courses, domestic science, and the usual grammar and high school studies. He is intensely interested in young men, and has educated, or assisted in the education of nearly a hundred. He is one of the trustees of the State Agricultural School at Jonesboro, to which he has contributed considerable time and means. He is active in politics, but has never held nor run for an office. He is perhaps the most public-spirited, progressive, successful self-made man in eastern Arkansas.



R. E. Lee Wilson



R. E. L. Wilson, Jr.

R. E. L. Wilson, Jr.

ROBERT EDWARD LEE WILSON, JUNIOR, lumberman planter, banker and business man, Wilson, Arkansas, from early youth had no idea of being merely the son of a rich father, for, while his father is very wealthy, the son worked as a laborer in his father's big mills during the vacations while a student at the University of Virginia and Yale. He had access to his father's bank account, but he also had in his arteries the blood of his father and in that blood there was no corpuscle of idleness. Mr. Wilson was born in Bassett, Arkansas, July 7, 1889, the son of Robert Lee and Elizabeth (Beall) Wilson. Until he was ten years of age he had a private governess in the family home at Wilson. His father then acquired a home in Memphis and Mr. Wilson went to the city public schools for two years and to the Memphis University School for three years. Following this he went to Woodberry Forest School at Orange, Virginia, for three years; spent a year at the University of Virginia and then went to Yale where he was graduated in 1912 with the degree of bachelor of philosophy. With only a few weeks of vacation, he returned to Wilson and on July 1, 1912, began his career as assistant to the manager of the real estate department of Lee Wilson & Company. The following year he became the manager of that department, not by favoritism from his father, but because he had mastered the details of that then most important branch of the business, had shown a vision of the future of the lands of that section and had developed a capacity along that line which was of great value to the company. At the same time he was elected vice-president of the concern and his father gave him a handsome interest in the business. They are the only stockholders in the firm of Lee Wilson & Company. In 1916 he was elected general manager of the corporation, and as the increasing business of the firm in other localities took his father away from Wilson more and more, the son had the burden of the business fall more and more heavily upon his shoulders. With the ownership of the entire town of Wilson, one of the biggest hardwood sawmills in the country, several tremendous box factories, thousands of acres of cotton plantations and more thousands of acres of timber lands, as well as many lesser interests, this business probably is the biggest in Arkansas, and as general manager Mr. Wilson has been equal to every emergency. Mr. Wilson served in the aviation corps during the World War, at Love Field in Texas and at Princeton, New Jersey, being a cadet when the armistice was signed. He was a member of the Delta Psi Fraternity, and secretary and treasurer of the Southern and Mohican societies at Yale; is a Knight of Pythias, and a member of the Tennessee and Memphis Country clubs. He and Miss Natalie Armstrong were married October 24, 1912. R. E. L. Wilson III is their only child.

C. O. Pfeil

CHARLES OSCAR PFIEL has designed and superintended the construction of many of the largest business buildings and most beautiful homes in Memphis, but the crowning works of his career in Memphis as an architect are his plans for the great Auditorium and Market House jointly for the city and county on the old Court House site, and the perfection of the plan for the Tri-State Fairgrounds, so that as the new buildings are completed from year to year the ensemble will be both classic and harmonious, convenient of arrangement and the most beautiful in the country. Mr. Pfiel was born April 9, 1871, and is authority for the statement that as a youth he actually tilled the soil of Illinois near Jacksonville, the family home. He attended the high school and Brown's College in Jacksonville, until 1888, and later took an agricultural course in the Kansas State Agricultural College, but agrarian pursuits did not square with his artistic temperament and in 1891-2-3 he attended the University of Illinois College of Architecture. He continued his studies in that line in offices in Peoria, Illinois; in Chicago and in St. Louis, Missouri, until 1903, when he formed an association with the late G. M. Shaw and moved to Memphis. His first important work here was designing the Tennessee Trust Building, now the Union & Planters Bank Building. He also planned and superintended the Chamber of Commerce Building and the present home of the William R. Moore Dry Goods Company. When planning the Main Street addition to the Hotel Gayoso, he realized the opportunity for the exquisite mural decorations which adorn the lobby and finally secured the consent of the owners to the idea. He and Prof. Newton A. Wells of the University of Illinois worked out the plans here and drafted the rough sketches, which Prof. Wells went to Paris to complete, giving to Memphis her only real public works of art. Mr. Pfeil also planned and superintended the construction of the P. P. Williams, the John R. Pepper and the Walter Lane Smith homes, three of the most artistic in the city, as well as a number of other useful public and beautiful private structures. His plan for the Auditorium and Market House was adopted after a severe competition in which leading architects of the United States were the judges and it is a model of beauty in lines, perfection of arrangement for the varied uses for which it is to be constructed and economy of operation. Mr. Pfeil and Mr. Shaw were associated together until 1912, since which time he has been alone in his profession. He is a member of the Memphis Country Club, a member of the Tennessee Club, a member of the Chamber of Commerce, a member of the American Institute of Architecture, and a member of th Architects' League of Memphis. Mr. Pfeil was married September 15, 1909, to Miss Myra Russel Hancock, who died February 1, 1915, leaving no child.



Charles O. Gleed



Julian M. Wilson

J. C. Wilson

JULIAN COOPER WILSON, Memphis, Tennessee, one of the leading lawyers of the South and formerly chancellor of the Third Mississippi district, was born in Hazlehurst, Mississippi, June 19, 1872, the son of Benjamin Franklin and Susan Wilson. He went to the public schools of his native city and then read law in the office of the Honorable Robert N. Miller. Then he went to the University of Mississippi where he took his literary course and in June, 1892, received the degree of bachelor of laws with distinction from the law department of the same institution. The Honorable Earl Brewer, later governor of the State of Mississippi, was in the same class with him and in September of the year that they graduated they formed at Water Valley the law firm of Brewer & Wilson which quickly became one of the leading law firms of North Mississippi. This partnership endured until 1901, when Judge Wilson moved to Oxford, Mississippi, becoming the partner of James Stone in the firm of Stone & Wilson. This firm enjoyed a constantly growing practice until July 1, 1903, when Judge Wilson withdrew to accept appointment by the governor to the chancellorship of the Third District. His administration of that office won for him the admiration of the entire bar by his quick, clear and frank rulings, while the records of the Supreme Court of the State show that almost all of his decisions which were appealed were affirmed. He endeared himself to the witnesses before his court by holding that the rule of law which prevents a witness from defending himself from slurs by opposing lawyers carries with it the obligation of the court to protect him. To the regret of the entire bar Judge Wilson resigned as chancellor to resume the active practice of his profession in Memphis on January 1, 1907. He practiced alone here for a time, then formed a partnership with Mr. Walter P. Armstrong and still later Mr. Elias Gates came into the firm, now Wilson, Gates & Armstrong. From the time that Judge Wilson went into the office of Judge Miller at Hazlehurst, he has been a close student of the law and probably no other lawyer in this section of the country is better grounded in its essentials than he is. He is especially valuable to a client who has a business point involved, as was shown in the Bank of Collierville case where, after a shortage of $38,000, the receivers, as a result of litigation won by him, were able to pay the depositors in full and the stockholders the amounts in full of their original investments. One of his most important cases was in representing a group of Mississippi Delta planters as senior counsel when he secured a ruling from the Supreme Court declaring the Tallahatchie Drainage act unconstitutional, Judge John F. Dillon of New York being the counsel on the other side. Judge Wilson and Miss Mary Becton of Water Valley were married August 27, 1902.

R. E. Lee

ROBERT EDWARD LEE, for forty years a leader in transportation, commercial, industrial, financial and social circles in Memphis, Tennessee, was born in this city May 22, 1863, the son of James and Rowena (Bayliss) Lee, and educated here and in St. Louis. He comes from a virile, versatile, talented and successful family, one of the oldest in the United States, his branch having moved from Virginia to Maryland, thence at early date to Tennessee, where his grand-father, James Lee, Senior, was a pioneer iron monger of Stewart County, successful to a high degree and taking up the steamboat business on the Cumberland River as a means of getting his product to the markets. This James Lee and his son of the same name came to Memphis at an early date and established upon the Mississippi River, under the name of the Lee Line Steamers, a system of inland water transportation which, in the third generation under Robert E. Lee, became the greatest transportation system on the inland waterways of the United States. The younger James Lee for half a century was one of the most influential and useful men in the development of Memphis. At sixteen years of age Robert E. Lee went into the office of his father in a minor capacity with the Lee Line Steamers. At seventeen years of age he was the secretary of the company, at twenty-one years general superintendent, and six years later general manager. That this promotion was not due to nepotism was shown by the success of Mr. Robert E. Lee's operation of the system. River transportation was in its stage of transition. Its glory largely departed with the passing of the Anchor Line. Mr. Lee put the business on a solid and sound foundation. No man in Memphis ever put a keener intellect at work for more hours per day and under higher pressure than did he. The result was that while he took charge of a system operating five boats from Memphis to Osceola, Arkansas, and Friar Point, Mississippi, he extended the system until its termini were at St. Louis, Cairo, Cincinnati and Vicksburg, the service being handled by fourteen palatial steamers, the James Lee II, Robert E. Lee, Stacker Lee, Georgia Lee, Bayliss Lee, Rees Lee, Peters Lee, Sadie Lee, Ora Lee, Rosa Lee, Rowena Lee, John Lee, Harry Lee and Rob't Lee, Jr., all built under Mr. Lee's direction. He was recognized as the authority on construction and operation of steamers on western waters. In 1905 he retired from the river and became president for a year of the Bohlen-Huse Coal & Ice Company, later retiring from that and devoting his time to his large private affairs. He is a director in the First National Bank and interested in many other financial institutions, and is a member of the Tennessee, Memphis Country, Menesha and Five-Lakes clubs. Mr. Lee and Miss Elizabeth Morrow were married June 16, 1911. They have one son, Robert Edward Lee, Junior.



Robert E. Lee



W B Barker

W. B. Bayless

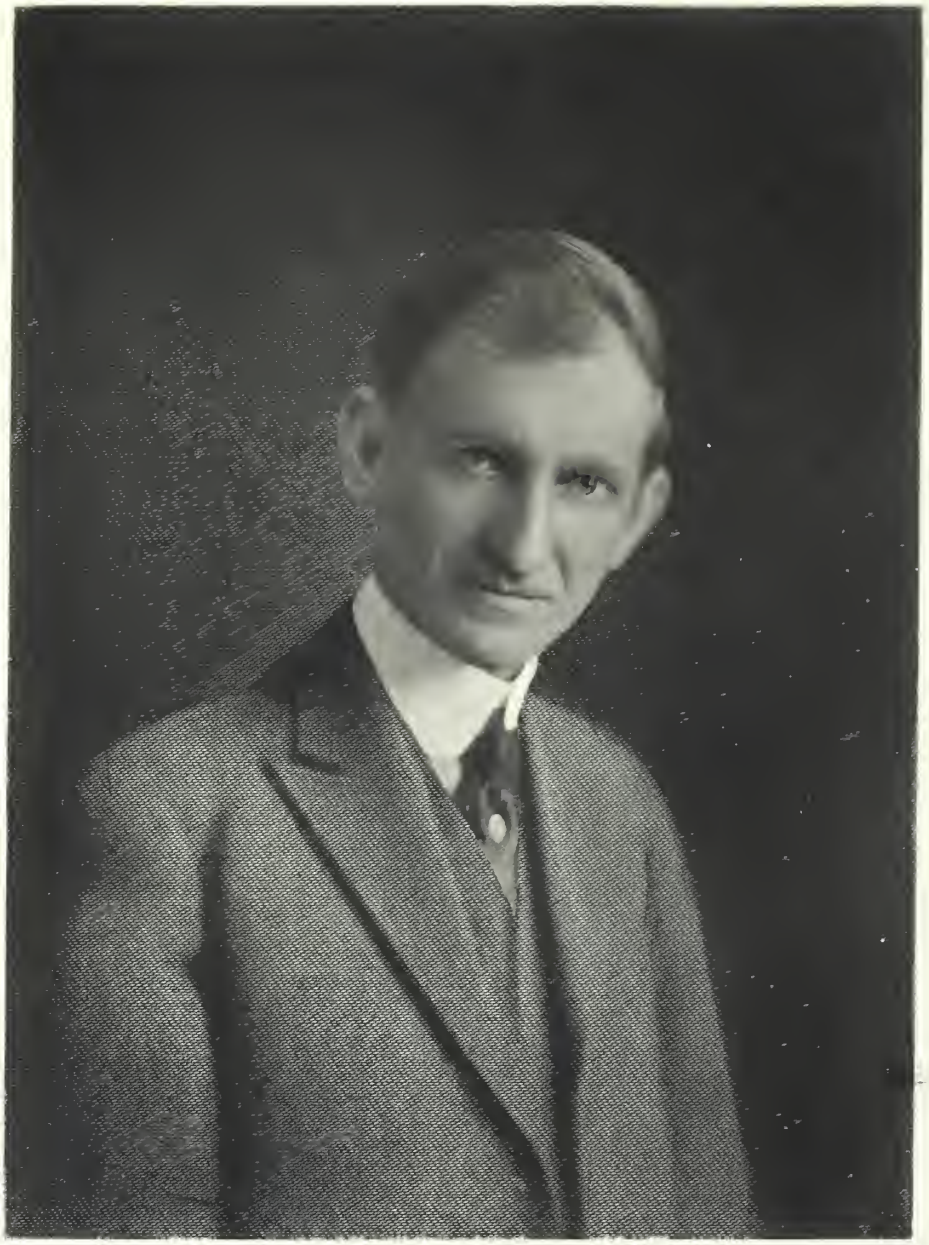
WILLIAM BARCLAY BAYLESS, founder and head of the firm of W. B. Bayless Company, manufacturers' agents, Memphis, Tennessee, is a native of Colbert County, Alabama, where he was born on a plantation October 6, 1869, the son of William Wilkins and Rebecca (Thompson) Bayless. He received his early education under private tutors in his home and completed his school studies in the institutions at Florence, Alabama. When he finished his education the United States government was doing work on Colbert Shoals in the Tennessee River near Florence under the personal charge of the later General George W. Goethals. Mr. Bayless did his first work there in the position of paymaster and receiver of materials. In 1892 he went to Louisville, Kentucky, to take a position with Bayless Brothers Company, wholesale dealers in glass and queensware, and in seven years had worked up to the vice-presidency of the corporation, in which he also was a holder of considerable stock. In 1903, he sold his interest in that company, resigned his position with it, and the following year came to Memphis where he organized the firm of W. B. Bayless Company, of which he has been the only president. Later he entered the manufacturing business under the firm name of the American Woodworkers, Incorporated. He engaged first as agent for manufacturers in selling glass to the southern jobbers from Virginia to Arizona, and gradually extended his lines and territory until for some years he has been one of the largest distributors of glass and wood and cordage products in the country and, under the firm name of Bayless Manufacturing Company has developed in its own products and in those for which Mr. Bayless' firm is agent, a tremendous export business, including Europe, South and Central America, Australia and New Zealand. Both in connection with his business and for pleasure, Mr. Bayless has traveled not only over the United States and Canada, but also widely in Brazil, Argentina, Uruguay, Chili, Bolivia, Peru, Panama, Colombia, Venezuela, Costa Rica, Cuba, Porto Rico and Santo Domingo. Mr. Bayless has extended his business to where it covers a territory wider, probably, than that of any other concern in the Mid-South and has prospered financially through it. He takes an especial delight in using much of his income and much of his time in helping those who are in need. He is one of the most active directors in the Associated Charities, the Memphis & Shelby County Tuberculosis Association, the Red Cross and the Young Men's Christian Association, to all of which his energy, judgment and influence as well as his large contributions are of great value. He is also a member of the Memphis Country Club and of the Chamber of Commerce. Mr. Bayless and Miss Janet Taylor Bell of Staunton, Virginia, were married October 3, 1911.

W. P. Holland

THE word "banking" and the name "W. P. Holland" are synonymous in the Yazoo Delta of Mississippi, for it has taken him less than twenty-five years from its organization to build up in the Planters Bank at Clarksdale an institution remarkable in the annals of the United States for the rapidity of its growth, the scope of its operations and soundness of its methods. Walter Powell Holland was born on March 27, 1867, near Springfield, Tennessee, the son of Dr. T. W. and Mrs. Fannie V. (Powell) Holland. After having received grammar and high school education, he was graduated with the degree of bachelor of arts from the Mississippi College at Clinton in 1887. Two years later he entered business as secretary and treasurer of the Greenwood Compress Company, and remained there until 1896, when he foresaw the wonderful future of the Clarksdale section of Mississippi and moved there, organizing the Planters Bank in which he was from the first a stockholder and of which he was cashier. From the first the bank grew rapidly. In 1907 he was chosen president and from that date to this he has been the active head of an institution which has been a marvel until today he is recognized in financial circles of the entire country as the equal of any banker. No detail of the bank's business is too small for him to give his attention to, and no proposition that may arise in connection with the business is too large for him to grasp instantly. But even this mass of business has not been able to engross all of his time or to afford an outlet for all of his marvelous mental activity. The same judgment and foresight which he has applied to the affairs of the bank have been at work in his private investments and he has amassed a large fortune for himself. Of classic education, he has kept up his reading and broadened himself by wide travel and close observation, not only in every state in the Union and in Canada, but often in Europe, including England, Ireland, Scotland, France, Germany, Belgium, Holland, Italy, Austria, Russia and Switzerland. He is an ardent sportsman, being a member of two of the best duck clubs in the country, the Delta Duck Club of New Orleans and Mud Lake, Arkansas. He is also a charter member of the Clarksdale Elks Club and a member of the Memphis Country Club, the Tennessee Club of Memphis and a Master Mason. He organized and is president of the following banks in Mississippi: Mississippi Exchange Bank at Friar Point, Bank of Lula, Peoples Bank of Jonestown, Clarksdale Savings Bank, Progressive State Bank of Tutwiler, Bank of Ruleville, Bank of Shaw, Bank of Hollandale, Bolivar County Bank of Rosedale, Merchants & Planters Bank of Gunnison, Citizens Bank & Trust Co. of Belzoni, and a director in the Bank of Drew, the First National Bank of Greenwood, and the Greenwood Savings Bank. Mr. Holland and Miss Florence Townes of Minter City, Mississippi, were married November 10, 1896. They have no child.



W. D. Hallam



A. K. Brunow

A. K. Burrow

AARON KNOX BURROW, Memphis, Tennessee, who handled practically the entire cotton linter output of the United States during the World War, and all of it while the United States was in the conflict, is a native of Tennessee, although he grew up in Texas. He was born, December 14, 1871, near Macedonia, Tennessee, close to the line between Henry and Carroll counties, the son of the Reverend Albert Gibson and Elizabeth (Polk) Burrow. His father was a minister in the Presbyterian church and the family was originally from Virginia. When Mr. Burrow was eleven years of age the family moved to Kaufman County, Texas, where Mr. Burrow attended the common schools until he was sixteen. He farmed until he was twenty, but that did not agree with his tastes and in 1891 he walked off from the farm and took a train for Memphis. His first work here was for Polk, Spinning & Company, and for some eight years he worked on the cotton classing floor directly under Mr. Spinning. Then he went into the cotton seed products business, specializing in the linter end of it. He put into this business from the first an amount of energy, integrity and ability which sent it rapidly to the front, so that in a few years he had extended his business over a wide range, and had made a reputation as being surpassed by no one in his knowledge of the linter business and in his ability to handle it, while in the minds of those who knew him there was never any doubt as to his sterling honesty. At the time that most of Europe went to war, he had one of the largest linter businesses in the United States. The enormous demand for high explosives and gun-cotton came overnight and at once the DuPonts became the largest manufacturers of high explosives in the world with the possible exception of Germany. The DuPont American Industries, Incorporated, immediately selected Mr. Burrow as its sole agent for securing its supply of linters, his territory including the entire United States. He not only made the purchases, but also assembled the shipments, prepaid them and shipped them, and it was through this source that the French secured the major portion of their needs in that line. When the United States went into the war, it took over the entire linter output, and through the DuPont agency, Mr. Burrow handled all the linters manufactured in the United States, shipping directly to the various government factories and to France, which was the largest foreign customer. Mr. Burrow is a member of the First Presbyetrian Church; a director in the Y. M. C. A.; a member of the Memphis Country Club, Chamber of Commerce, Merchants Exchange, and Tennessee and Inter-State Cotton Seed Crushers associations; president of A. K. Burrow Company, Inc.; first vice-president of the Johnson-Burrow Building Company, and manager of the Memphis branch of the DuPont American Industries, Inc. He and Miss Catherine Walter were married January 10, 1912.

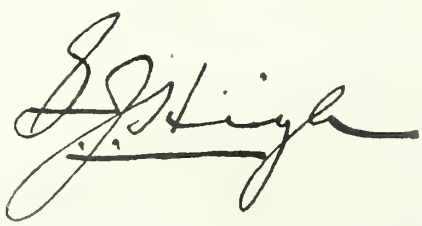
C. P. J. Mooney

CHARLES PATRICK JOSEPH MOONEY, managing editor of The Commercial Appeal, Memphis, Tennessee, whose influence probably exceeds that of any other man in the moral, mental and material development of the community, and editor in chief of this historical work, was born in Bullitt County, Kentucky, September 15, 1865, the youngest of seven children of John Francis and Hannah (Spraggins) Mooney. His father was a native of County Down, Ireland, while his mother's ancestors, including the Ray family, had migrated to what now is Kentucky from North Carolina about the time of the revolution. The elder Mr. Mooney was one of the leading men of the county, cultivating some 1400 acres of land which Mrs. Mooney had inherited from her father and which had been in the family directly from a government entry. He died when C. P. J. Mooney was only seven years of age, and at thirteen the lad went to work as a telegrapher in the Bardstown Junction office. Three years later he went to Saint Mary's College, near Lebanon, one of the oldest educational institutions in Kentucky, and remained there until 1886 when he received his degree of A. B., having specialized in mathematics under Professor Timmons. Then followed two more years in the school room with Mr. Mooney as principal and teacher of mathematics, Greek and Latin in the high school at Uptons in Hardin County, at $40 per month. But board then and there was only $8 per month. During that time also he read law under his guardian, but being without means to pursue the law, he, in 1888, followed a brother to Pine Bluff, Arkansas, intending to become a telegrapher for the Cotton Belt Railroad. However, at Pine Bluff he found an opening with Arthur Murray on the Press-Eagle, where he did his first newspaper work as reporter, writing editorials, soliciting advertisements and collecting the rents for Mr. Murray's large property interests. It was on June 17, 1890, that Mr. Mooney came to Memphis as a reporter on the old Avalanche under A. B. Pickett. Shortly thereafter the Avalanche and Appeal were consolidated, and after four days with the Appeal-Avalanche, he went with Mr. Pickett on the Scimitar, soon becoming city editor. In 1896 he became managing editor of The Commercial Appeal, but in 1902 resigned to occupy the same position with Frank A. Munsey's New York Daily News. After three months there he joined the Hearst forces and in 1904 wrote his editorials for the morning editions in the Parker presidential campaign. He had charge of the Chicago Examiner from 1905 to 1908, and then returned to The Commercial Appeal. He was an original Wilson delegate to the 1912 Democratic convention, vice-chairman of the West Tennessee draft board, and is a director on Mr. McAdoo's own motion of the Federal Reserve Bank for the Eighth District since 1917. Mr. Mooney and Miss Corinne G'Sell O'Connor of Pine Bluff, formerly of Carondolet, Missouri, were married June 6, 1891. Their children are Hugh J., Miriam (now Mrs. Robert E. Galloway), and Charles, junior. E. M. H.



C. P. J. Mooney



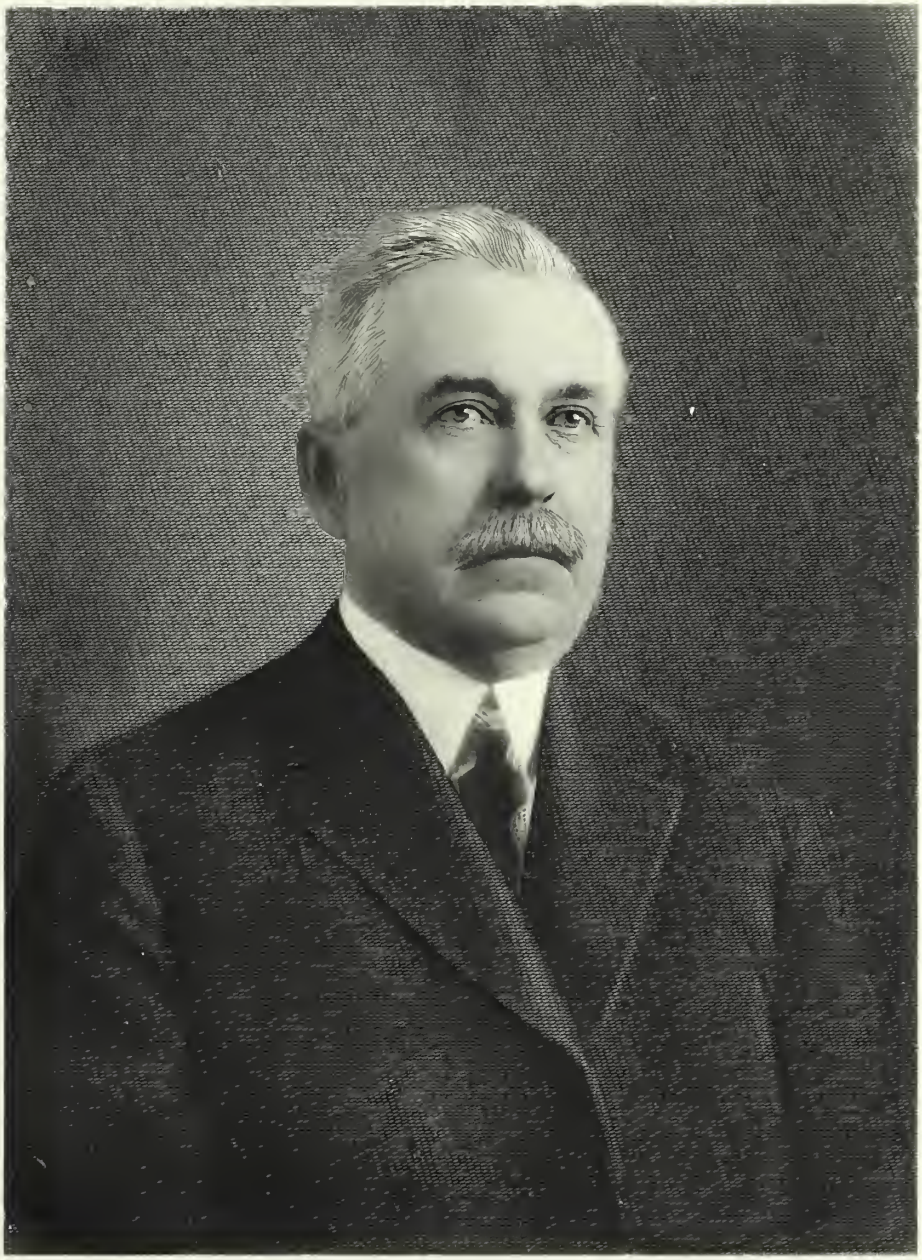


S. J. High

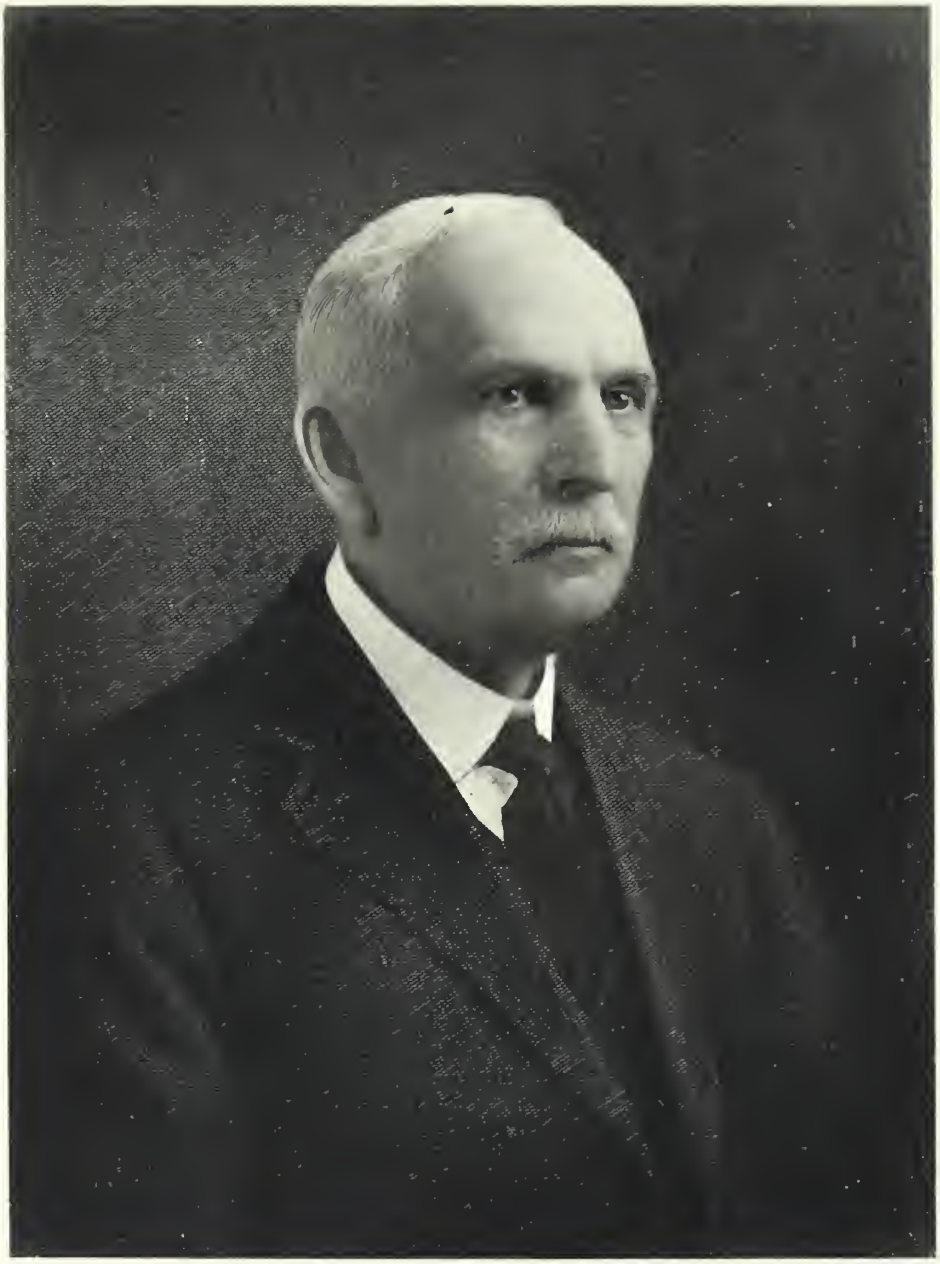
SAMUEL JAMES HIGH, financier, Tupelo, Mississippi, has not only achieved great success for himself in early manhood as a banker, but it is doubtful if there be in the Mid-South any man who has been more efficient than he for the development of his home city, his county and his section of the state in all that makes for good, and the material progress of Tupelo and Lee County during the past fifteen years has been such that any community might take justifiable pride in it. Yet Mr. High is just as democratic in manner and unassuming in bearing as if he had merely drifted along with the general mass of humanity. He was born in Lee County, near Tupelo, October 3, 1872, and after having taken the courses in the public schools of Tupelo, he went through Eastman's Business College at Poughkeepsie, New York. In 1896 he entered the Bank of Tupelo as bookkeeper and within a few years was promoted to assistant cashier. However, in 1904, he resigned that position and was one of the organizers of the Peoples Bank & Trust Company, which, mainly under his direction, has become probably the strongest financial institution in any city of its size in the Mid-South. The bank opened with Mr. High as cashier. In 1918 he became the active vice-president and in 1920 the president. Its resources now are over $4,000,000. He is also president of the Tupelo Fertilizer Factory; vice-president of the Tupelo Oil & Ice Company; director in the Tupelo Cotton Mills and the Tupelo Compress Company; president of the Tupelo Hotel Company; director in the Tupelo Theater Company; president of the Tupelo Insurance Agency; director in the Cotton States Life Insurance Company, Bank of Guntown, Iuka Guaranty Bank, Bank of Saltillo, Bank of Sherman, Bank of Shannon, Verona Bank and Winfield (Alabama) State Bank, in addition to owning stock in eight or ten other banks in his section. During the World War, he was district director for the Liberty loan organizations, member of the executive committee for Lee County; county food administrator for a year, chairman of the Y. M. C. A. campaign, chairman of the war work relief campaign and local treasurer for the Red Cross. He is a director in the Mississippi Welfare League, Conference Centenary treasurer for the Methodist Church, and served as president of the Mississippi Bankers Association from May, 1915, to May, 1916. He has been one of the most active workers for all of the campaigns in Lee County which have given it her drainage systems, her magnificent hard roads, and her diversification of crops so that she exports feedstuff and has her cotton for a surplus crop. He is a devout member of the Methodist Church, and has traveled widely throughout the United States, Canada and Mexico. Mr. High was married October 21, 1897, to Miss Annie Belle Allen, daughter of the late lamented and universally beloved John M. Allen. They have one son, James Allen High, born in 1910.

E. L. Anderson

FEW men have been larger factors in the development, first of Coahoma County, Mississippi, and later the surrounding counties, in planting, building, banking and business generally than Mr. Edgar L. Anderson of Dickerson. Mr. Anderson was born July 15, 1868, in Copiah County, Mississippi, the son of W. P. and Mrs. L. G. Anderson. When only eight years of age, the family moved to Coahoma County, where soon Mr. Anderson, Sr., and Mr. C. W. King acquired a large tract of the finest Delta land. Mr. Edgar L Anderson, at the age of twenty-one years, entered the firm of King & Anderson, which now is composed of Mr. King, Mr. Anderson and his mother. The King & Anderson plantation at Dickerson became famous as one of the most productive and best managed in the Delta, and a pioneer in all progressive agriculture suitable for that section. No "pent-up Utica" for Mr. Anderson, and soon he expanded to entering established business firms in Clarksdale and organizing new ones. The firm became large landholders in and adjoining Clarksdale. In the early nineties, they built the first Alcazar Hotel—fine for its day and generation—and seven years ago, when it had become outgrown by the demand, they constructed the new one by the same name. Aside from his vast planting affairs, Mr. Anderson is interested in the Clarksdale Theater; president of the Planters Manufacturing Company; vice-president of the Planters Bank, the record of whose growth is one of the most phenomenal in the history of banking in the United States; director in the Clarksdale Savings Bank; vice-president of the Exchange Bank at Friar Point; vice-president of the Peoples Bank at Jonestown; director in the Bank of Ruleville; director in the Bolivar County Bank at Rosedale; director in the First National Bank in Greenwood, an institution of rare solidity; director in the Bank of Shaw; vice-president of the Bank of Hollandale; director in the Progressive State Bank in Tutwiler; director in the Delta Grocery & Cotton Company of Clarksdale, a most successful pioneer in its line; director in the Johnson-Harlow Lumber Company of Clarksdale; director in the Mississippi Valley Dry Goods Company of Clarksdale; and a director in the Wm. R. Moore Dry Goods Company of Memphis, in which he had business sense enough to invest during its forced reorganization. Mr. Anderson has never held any elective office, but both Governor Longino and Governor Brewer prevailed upon him to represent his county as commissioner for the Upper Yazoo Levee District, where the judgment, honesty and integrity which have characterized his career were of great benefit to the entire district. He has always taken an active interest in every movement pertaining to good roads, and built the first gravel road in Coahoma County. Mr. Anderson and Mrs. Mamie Brown Colbert were married June 25, 1902. Their family consists of two sons, Edgar Lee, Jr., and William King Anderson.



E. L. Anderson



S. B. Anderson

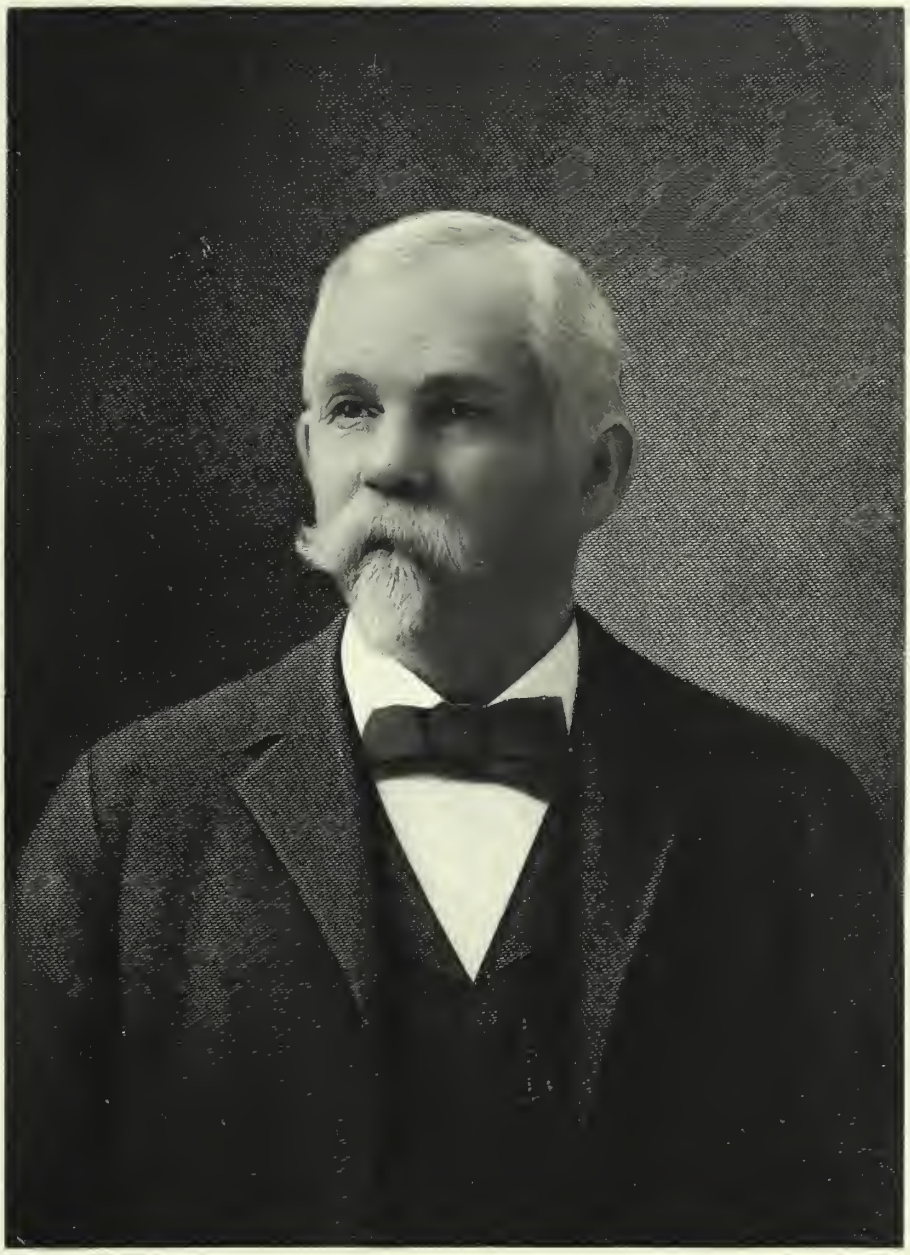
S. B. Anderson

SENECA B. ANDERSON was one of the first northern lumbermen to appreciate the wealth in the southern timber and to have the capacity to take advantage of it. Born in Genesee County, New York, in 1849, the son of David and Lovisa (Throop) Anderson, he was educated in the public schools of Coldwater, Michigan, and attended Kalamazoo College in 1871. Three years later he was in the lumber and manufacturing business for himself in Van Buren City, Michigan, and in 1886 he associated himself with C. Colby & Company in Benton Harbor, and in 1887 with N. B. Hall & Company of Benton Harbor and Greenfield, Tennessee. Having changed the name of the firm to Anderson-Tully Company and incorporated it in 1889, the company moved to Memphis. Since that time he has been one of the most important factors in the manufacturing business and social development of Memphis. At that time the value of southern timber was nominal and the overflowed lands upon which it grew were considered practically worthless, often reverting to the State for taxes. He realized their prospective value and his company locating mills on Wolf River, bought large timber tracts along the Mississippi River, thus availing itself of the cheapest transportation. Mills for the manufacture of lumber into boxes, crates, etc., were erected and the business grew with rapidity, being one of the most systematic and best managed in the country. Later Mr. Anderson has extended his lumbering operations, his company being one of the largest hardwood concerns in the South, and of recent years he has made investments in Delta plantations, especially down in the sections where the land had depreciated from the first attacks of the boll weevils, but now has come back into its own. Mr. Anderson was married in 1876 to Miss Adelaide Bennett of Pennsylvania, a woman of rare education, attainments and culture. They have traveled widely, not only over the United States, but Europe as well. Their beautiful home in Morningside Park, and former residence on Poplar Avenue, for many years have been the gathering places of the most literary Memphians, as well as for many delightful social affairs. Col. Harry B. Anderson, one of the first to enlist and to go from this section to France upon the declaration of war, is their only son, but his four delightful children are the joy of both elder generations of the family. The elder Mr. Anderson served for a time as mayor of Benton Harbor, Michigan, but resigned the office in the middle of his term to move to Memphis. Mr. Anderson is chairman of the Municipal Terminal Commission. The commission is erecting modern river terminals through the operation of which it is hoped Memphis will be able to profit by the transportation advantages offered by the Mississippi River. Mr. Anderson is a Shriner, member of the Chamber of Commerce and for four years has been a member of the Board of Directors of the Chamber of Commerce of the United States.

T. G. Dabney

"The upper Yazoo Basin has been made entirely safe against all floods except possibly the extremest. In the event of the latter, vigorous emergency work will, in all likelihood, prevent crevasse of the system or overflow of the basin."

THIS excerpt from the annual report of the chief of engineers, United States Army for 1919, Part III, Page 3674, is a wonderful tribute to the capacity, skill and integrity of Thomas Gregory Dabney, Clarksdale, Mississippi, engineer since its organization in 1884 of the Board of Commissioners of the Yazoo-Mississippi Delta. Major Dabney, as he is universally known, comes from that sterling French Huguenot family, d'Aubigne, his great-great-great grandfather having gone to England upon the revocation of the Edict of Nantes and come to Virginia very early in the Seventeenth Century. The Dabney estate and mansion at Dabney's Ferry were in keeping with the highest traditions of the Old Dominion. Major Dabney's grandfather, Benjamin Dabney, probably was the most distinguished lawyer in Virginia during his day. Major Dabney was born in Raymond, Mississippi, December 12, 1844, the son of Augustine Lee and Elizabeth (Smith) Dabney, his father having come to Mississippi in 1835 and served for eight years as probate judge of Hinds County. The lad was educated by private tutors at Burleigh, the family name of his uncle's plantation and began life as a youth as assistant to the county surveyor. His chief went into the Confederate Army soon thereafter, leaving him in charge of the office, but he closed it and enlisted with the Raymond Fencible. Left as dead after the battle of the Wilderness, he recovered, was transferred to the artillery, became a sergeant, was the most expert gunner in his command, the equal to any Confederate in devotion and courage, fought at Port Hudson and Ship Island, and walked back to Raymond from Mobile after the surrender. He completed his course in mathematics at Raymond and worked variously on the Louisiana levees, the Gulf & Ship Island and Vicksburg, Shreveport & Pacific railroads. Moving to Vicksburg, he was active in suppressing the riots of 1874. When he became engineer for the upper Yazoo levee board, he found little more than a memory of a small levee. Between October 10, 1884, and February 28, 1885, he placed two million yards of earth with wheelbarrows on a line one hundred miles long. Now there are forty million yards of earth in that line. With the specification about twenty per cent larger than that of the government, the ideal levee will be attained in 1921. Major Dabney has spent nearly fifteen million dollars on this line without the slightest breath of suspicion as to any contract.



E. J. Dabney.



L. E. Brown

L. E. Brown

LEWIS EDWIN BROWN, Memphis, Tennessee, whose firm, George C. Brown & Company, handles three-fourths of the red cedar lumber consumed in the United States and which also is one of the largest hardwood manufacturing concerns in the country, is a native of New York State, although he was reared and has spent all of his active life in Tennessee. He was born October 31, 1873, at Medina, Orleans County, New York, the son of George C. and Celia E. (Jackson) Brown. When he was a lad of twelve years, the family moved to Tennessee where they located in 1885 in Warren County, near McMinnville, where the elder Mr. Brown engaged in a small way in the manufacture and sale of red cedar lumber. The younger Mr. Brown attended the public schools of Warren County for a time, worked during vacations at his father's mill, clerked in the postoffice, learned telegraphy, worked for the Western Union Telegraph Company and for the Nashville, Chattanooga & Saint Louis Railway in McMinnville, until he became of age, when he, his father and two other gentlemen formed the firm of George C. Brown & Company to enlarge the father's cedar business and also do a general wholesale hardwood lumber business in McMinnville. A few years later the headquarters of the firm was moved to Nashville, and in 1907 a branch yard and office were opened in Memphis. In 1898, on account of the failure of the health of Mr. George C. Brown and the fact that the other partners were not actively engaged in the business, Mr. L. E. Brown became the active manager of the business, and since it was incorporated in 1910, at which time headquarters were removed to Memphis, he has been the president, the original partnership having been continued unbroken until that date. Mr. G. C. Brown died in 1911 in Nashville and his widow, together with her only other child, Mrs. Frank A. Williams, lives in the old home there. About ten years ago, Mr. Brown became interested in the manufacture of hardwoods in Arkansas, and erected at Proctor, Arkansas, what is considered one of the best saw mills in the country. Mr. Brown bought for it tremendous tracts of virgin timber surpassed in quality and yield per acre by none in the country. Most mill men in those days valued lands only for their timber, but Mr. Brown had vision enough to realize a tremendous farm value in addition and from the first his company has cleared its land as fast as the timber was removed or sold it to those who would do so. It has disposed of some ten thousand acres in that way and still owns as much in Crittenden and St. Francis counties. He is also vice-president of the Harwell Lumber Company of Cosgrove, Arkansas. Mr. Brown and Miss Belle Harwell were married in McMinnville, December 23, 1896. Three children have blessed the union: Lewis Edwin, Junior, who was born September 6, 1901, and died July 27, 1905; George C. and Richard Harwell Brown.

J. W. Canada

JOHN WALTER CANADA, Memphis, Tennessee, one of the leading attorneys of the South, was born on a farm near Whitehaven, Tennessee, December 27, 1876, the son of William Wilks and Sallie Thomas (Brewster) Canada. The father died when he was only twenty-six years of age and the widowed mother moved to Memphis, where she reared and educated her children. Colonel Canada, by which title he is usually known from his service as an officer in the Spanish-American war and later as commanding officer of a regiment of state militia, grew up in Memphis and went to the public schools here. Then he attended the Memphis Military Institute where the principal tutors were Professors Wharton S. Jones, Nicholas M. Williams and J. L. Sewell, intimate association with whom in itself was a liberal education. From there he went to Millsaps College, Jackson, Mississippi, where he received his degree of master of arts in 1897. During the same time, he was taking his law course at the same institution under Judge Edward Mayes, for many years recognized as one of the great jurists and teachers of law in the United States. With his literary and law diplomas in his pocket, he returned to Memphis, but had to wait until he became of legal age before he could be licensed to practice his profession. He was admitted to the Memphis bar on the first of January, 1898, but it was only a few months later when the United States and Spain went to war over the Cuban situation. Colonel Canada had been a cadet-captain at the Memphis Military Institute. He promptly enlisted and Governor Robert L. Taylor commissioned him first lieutenant in Company L. Fourth Tennessee Infantry, United States Volunteers. He was soon promoted to captain of the company and served with the army in Cuba, most of his time being spent at Sanctu Espiritus and at Tunas de Zaza, on the south coast of the island. He was mustered out of the service at Savannah, Georgia, in March, 1899, and returning at once to Memphis, resumed the practice of his profession. He retained his love for the military and served as lieutenant colonel and then colonel of the Second Regiment, National Guard, State of Tennessee. Colonel Canada confined his law work purely to civil practice and rose rapidly in his standing at the bar. For the past fifteen years he has been in the bulk of the big cases in the local courts. He is vice-president and general counsel of the Union Railway Company and general counsel for the Memphis Union Station Company. He is solicitor for the Frisco System in Tennessee and Mississippi; general attorney for the Missouri Pacific system in Tennessee; district attorney for the St. Louis-Southwestern Railroad, and general counsel for the Arkansas & Memphis Railroad & Bridge Company. Colonel Canada and Miss Emma Berry of Franklin, Tennessee, were married December 31, 1903. They have one child, J. W., Jr.



J. W. Canada.



W. H. Mauthner

W. H. Matthews

WILLIAM HENRY MATTHEWS, Memphis, Tennessee, one of leading manufacturers of the South, is a Canadian by birth, having been born in Flesherton, Ontario, July 30, 1873, the son of the Reverend H. S. and Sarah (Carter) Matthews. He was graduated from the high school at seventeen years of age and from a business college at twenty. Then he went into the insurance business where he remained three years and this was followed by five years spent in a private bank. In 1901 he organized the First State Bank in Boyne City, Michigan, and the following year entered upon the line in which he has made such a success in Memphis, at the same time being the leading factor in developing a useful industry which makes wealth from what formerly was a waste product. It was in 1902 that he was one of the organizers of the Boyne City Chemical Company, and the following year he took over the active management of the concern. A year later he organized and became vice-president and manager of the East Jordan Chemical Company. He managed these two plants with signal success until July, 1910, when he was elected vice-president and general manager of the Lake Superior Iron & Chemical Company, with headquarters in Detroit, Michigan. In that capacity he rebuilt the plants of the company and managed them until 1914, when he bought in northeast Memphis the plant of the Forest Products Chemical Company, selecting Memphis as the best location for such an operation because of the large amount of refuse product from the many saw mills here and the untold amount of hardwood annually wasted in the rapid clearing of the land close to the city. Except for what was burned as firewood, all of this up to that time was not only a waste, but an item of expense both to the mill men and the owners of the land in getting rid of it. In Mr. Matthews' plant there is not a speck of waste from a stick of this wood, even the smoke being condensed and converted into most useful products. The more valuable outputs of the plant are wood alcohol, calcium acetate, charcoal, creosote, pitch and shingle stain. Many of these products were essential to the manufacture of munitions of war and when his adopted country cast her weight into the scales in the World War, Mr. Matthews volunteered his services. Being recognized as the leader in the United States in that line of manufacture, as well as a man of sterling honesty, perfect integrity and 100 per cent efficiency, the government availed itself of his ability at the nominal salary of $1 per annum. Since 1908, he built for the government the chemical plant at Collinwood, Tennessee, and the chemical plant at Shelby, Alabama. Since the war, he has become the head of both of these concerns, each larger than the one in Memphis. Mr. Matthews has traveled widely on this continent and abroad. He and Miss Clara Pasmore were married June 24, 1901.

J. W. Fox

JESSE WILLIAM FOX, active manager of the largest cotton plantation in the world, director of the largest establishment in the world for the breeding of better cotton seed, and final authority on cultivation and soil maintenance and improvement, passed from the director of experiment stations to the management of the immense cotton plantation at Scott, Mississippi, and from the day he took charge has shown the same capacity for directing the army of men under him that he did in the scientific work. Mr. Fox was born in Webster County, Mississippi, August 11, 1867, the son of Hallie and Angeline Fox. He was educated at the Agricultural & Mechanical College of Mississippi, University of Virginia, University of Chicago and Harvard University. He taught school in Slate Springs one year, was principal of the public schools at West Point for a year, and was acting professor of mathematics at the State Agricultural & Mechanical College for a year. He taught agricultural engineering at the Agricultural & Mechanical College for a time, and then had charge of the farm department of that institution for two years. At the end of that time he was sent to Stoneville in Washingon County in charge of the Delta experiment station there. His cotton and fertilizer work, and general grasp of the Delta farming situation at that station attracted the favorable attention of the cotton interests, not only of the Delta, but of the entire South, and in 1910 he accepted an invitation from the World's Cotton Conference held at Brussels, Belgium, to address that body on the future prospects of cotton production in the South. His statements to this conference were prophetic and should be read by every cotton producer in the South. Perhaps Mr. Fox's best work has been with cotton. Realizing that cotton is by far the most important crop in the South, he has bent his energies to further this great industry in every way possible. He established the first department of scientific cotton breeding in the South at the Mississippi Experiment Station in 1910, and placed E. C. Ewing, a trained plant breeder, in charge. He was the first to question the recommendations which were being made for the wide spacing of cotton for boll weevil control. A series of spacing tests were started at the Mississippi Experiment Station in 1910. These experiments, with others since made, have revolutionized the question of cotton spacing. In 1906 Mr. Fox began a series of experiments to determine the relative production of different lengths of cotton. This work has been of a great value to the cotton producers. When the big plantation, the Delta & Pine Land Company of Mississippi, was organized at Scott, Mississippi, Mr. Fox was put in charge. The organization and successful operation of this big plantation has attracted the attention of the entire cotton producing world. Mr. Fox and Miss Lucy Gay were married December 17, 1897. They have three children, Misses Francis and Virginia, and J. W. Fox, Junior.



J. H. Fox



E. M. Dickey

S. M. Nickey

SAMUEL MOSSMAN NICKEY, Memphis, Tennessee, one of leading hardwood lumber manufacturers of the United States, was born in Allen County, Indiana, September 9, 1868, the son of Addison Boyd and Orpha L. Nickey. He was graduated from the Methodist College in Fort Wayne, Indiana, and at the age of nineteen years went into the lumber manufacturing business with his father, who was one of the pioneers in that line in the wonderful hardwood forests of Indiana which, according to the general opinion of lumbermen, contained the finest white oak in the United States. The father and son were associated in business together first in Auburn, Indiana, for ten years and at the end of that period they resumed the same business on the son's twenty-ninth birthday at Princeton, Indiana, under the name of A. B. Nickey & Son. They operated there successfully for another period of ten years, and then Mr. A. B. Nickey, Mr. S. M. Nickey, and another son, Mr. W. E. Nickey, came to Memphis, organized the Green River Lumber Company and erected on the Illinois Central Railroad and Plum Street, what was at that time probably the best equipped saw mill in the city. From the beginning of the operation of the mill, the company was ever in the market for the best logs that were to be had, and the product of the mill was unsurpassed by any in the country. In fact the senior Mr. Nickey had been a pioneer in the manufacture of quarter-sawed oak, and also in the establishments of the present grades of that timber by which the finer qualities brought commensurate prices. Later they established the firm of Nickey Brothers, Incorporated, and erected at the intersection of Summer Avenue and the eastern belt line, the most complete veneer plant in the Mid-South. Mr. S. M. Nickey is president of the company which owns the veneer plant and Mr. W. E. Nickey is the vice-president, their positions being reversed in the Green River Lumber Company. Lumbermen agree that there are not two better managed or more successful plants of their kind in this section of the country. Some years ago the Messrs. Nickey bought a magnificent tract of timber land in Arkansas near where the Marianna branch of the Iron Mountain Railroad crosses Fifteen Mile Bayou, which has yielded splendid timber for their Memphis mills and which has wonderful agricultural value when reduced to a state of cultivation. Mr. Nickey's standing among his fellows in Memphis is shown by the fact that he has served as president of the Southern Hardwood Traffic Association for a most successful term. He is also a member of the Memphis Lumberman's Club, the National Hardwood Lumber Association, the Memphis Chamber of Commerce, the Masons and the Second Presbyterian Church. Mr. Nickey and Miss Lois Metsher were married in August, 1910. They have three children: Eleanor M., Lois M. and Samuel M., Junior.

W. K. Herrin

THERE is no better proof of what foresight, energy and ambition can accomplish in the fertile Delta lands to the south of Memphis, than the career of William Kennedy Herrin, of Clarksdale, Mississippi. A native Mississippian, he was assistant manager at the age of twenty years, for Mr. C. L. Robinson on the magnificent land where the town of Robinsonville now stands. Within three years he was the general manager of all of his large interests there. At the end of eight years he and his brother, C. H. Herrin, rented the entire plantation from Mr. Robinson, and operated it in connection with a big mercantile business until 1906, when he operated his own planting business at Robinsonville. Then he moved to Clarksdale and formed the Clark-Herrin Company. As president of the company, he managed this large planting business with signal success for eight years, meanwhile organizing the clothing firm of Powers & Company. Since 1910 he has been vice-president of the Planters Manufacturing Company, operating the big oil mill. In 1912 he was elected one of the city commissioners and appointed police commissioner over the mayor. Clarksdale now thanks him for the splendid and successful fight which he won over strong opposition for taking it out of the mud, and devising the system by which it now has become one of the best paved cities in the country. The Clark-Herrin Company was liquidated in 1915, and Mr. Herrin, with his brother, C. H., and his son, W. K., Jr., bought the Dorr place, adjoining the city limits at the then fabulous price of $125.00 per acre. Now some of that land is selling for $3,000.00 per acre, and he has established on the remainder of the place a model farm for the breeding of the fanciest Duroc-Jersey hogs, his foundation herd having as good blood lines as there is in the land. In 1917 he organized the Herrin Bros. Cotton Company, one of the biggest cotton factors in the Delta. In the same year he organized the Imperial Garage, owned by himself, his brother and his son; and built the Herrin & Landry Building on Sunflower Avenue, which is occupied exclusively by the cotton firm and garage. He is also a director in the Planters Bank. Under his chairmanship the Red Cross filled every quota for Coahoma County, and ended the war with $18,000.00 on hand, now being used for community nurses. Mr. Herrin is the son of Mr. J. C. and Mrs. Clara Kennedy Herrin, and was educated in Yazoo County where he was born May 12, 1867. He married Miss Sallie West, November 6, 1891, their children being William Kennedy, Jr., Mrs. George P. Bowmar and Miss Evelyn Waters Herrin. He is a past exalted ruler of the Elks and president of the Rotary Club. An ardent sportsman, his home is filled with trophies of the chase, quantities of cups won at fox hound field trials and bench shows, and his pack of Walkers now probably is the best in the United States.



W. K. Herrin



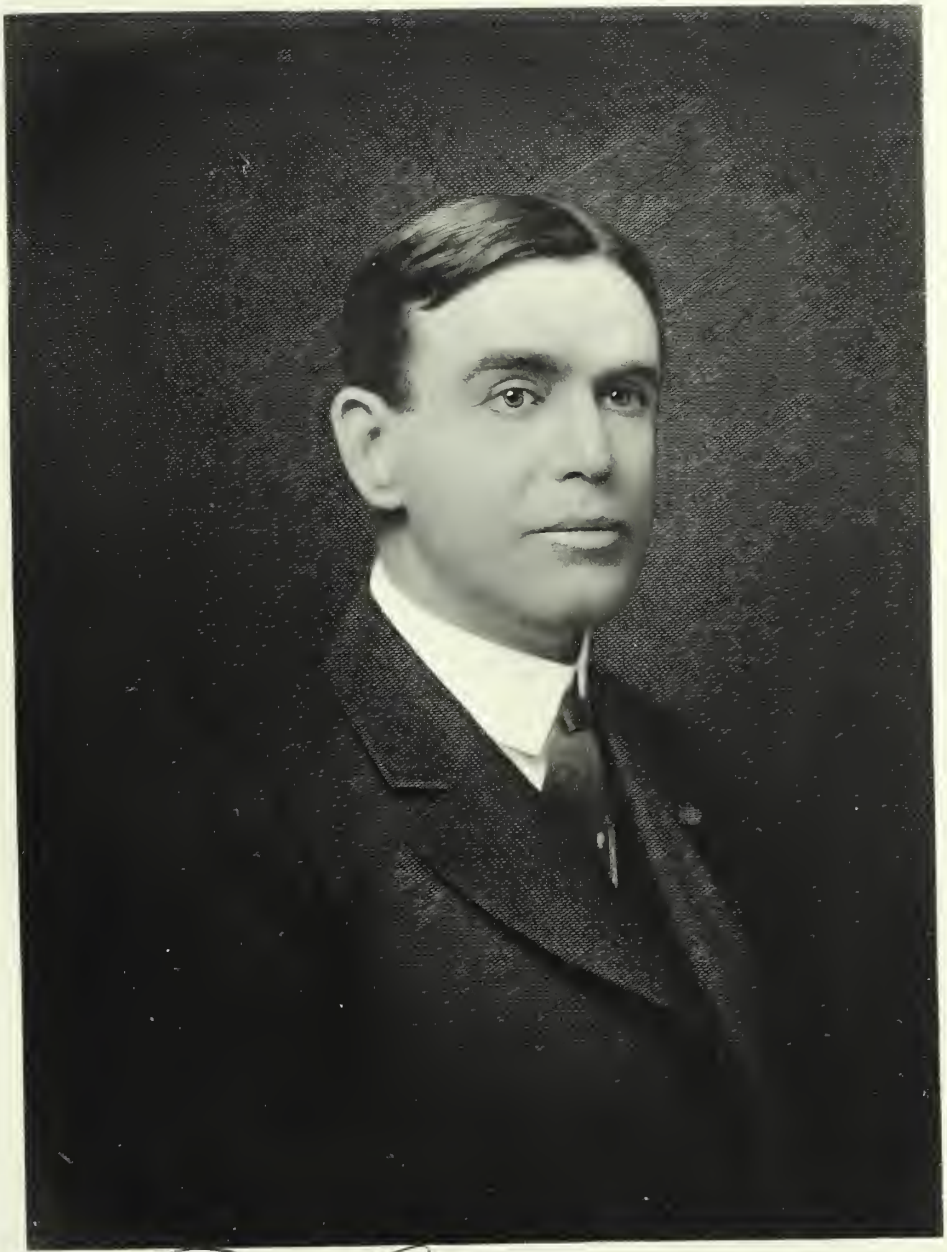
J. A. Brown

Joseph Neal Brown

JOSEPH NEAL BROWN, Olive Branch, Mississippi, banker, merchant, planter and one of the leading factors in the material and moral progress of the Mid-South, bereft of his father at two years of age, of his older brother during the Civil War and of his mother just at the close of that struggle, when he was but sixteen years of age, has carved out for himself a commanding position in his own community, at the same time being one of its most useful members. He was born in Marshall County, Mississippi, October 2, 1849, the son of George Washington and Ellen (Huffman) Brown. The family had moved to Mississippi from Perry County, Tennessee, being of pioneer stock in the Volunteer State. His grandfather was Lieutenant Joseph Brown of Captain McMahan's company, Tennessee Militia, in the War of 1812 and declined the grant of land voted to all veterans of that war on the ground that he wanted no reward for military service to his country. Mr. Brown's father was the principal of a private school, and the lad was educated in the private schools of his community, the Civil War interfering with his taking a college course. Upon the death of his mother in 1865, he wound up the affairs of the plantation and began his mercantile career as a clerk in 1868 in a country store in his neighborhood. Two years later he bought on credit a half interest in the business and within two years had paid for that and then bought the other half. He conducted the business with signal success for ten years and then, in 1882, sold it and moved to the railroad town of Olive Branch in De Soto County and established a mercantile and cotton buying business, which is still conducted there by Mr. Brown and his son-in-law, Mr. T. H. Norvell. Mr. Brown's delightful personality, sterling integrity, absolute honesty and business acumen made him successful from the start in his mercantile ventures and during the fifty years that he has been in active business he has never asked an extension of a credit. In 1917 he organized the Bank of Olive Branch with a capital stock of $15,000. He owns one-third of the capital of the bank and has been its only president. Now the bank has a surplus of $10,000 and deposits aggregating $200,000. He is a stockholder in the Union & Planters Bank & Trust Company and is a director in the Stewart-Gwynne Company of Memphis. Since the reorganization of the Baptist Memorial Hospital he has been a most useful trustee, and is senior deacon in the Baptist Church of Olive Branch. Without having solicited a vote he was elected a member of the Mississippi Senate, where he has been most active in legislation for the State Tuberculosis Hospital at Magee, for good roads and better schools. Mr. Brown has been married twice; first, January 3, 1877, to Miss Pattie Brooks, who died leaving one child, Miss Pearl Rivers, now Mrs. Norvell; and later to Miss Willie M. Wilson on February 16, 1906.

E. J. Bodman

E. J. BODMAN, Little Rock, Arkansas, banker and leader in movements for better farming throughout his state, is a native of Warsaw, Indiana, where he was born December 25, 1874, the son of Samuel L. and Elizabeth C. Bodman. At the age of sixteen years, after having taken a course in the grammar schools at home, he came to Memphis, Tennessee, and after a few years here, moved to Little Rock. In 1900 he entered the employ of the Union & Mercantile Trust Company of that city as a clerk. Now he is the active vice-president and secretary of that institution and he has been one of the main factors in the development of the concern to a point where it is one of the strongest financial institutions in the Mid-South, and also one of the most useful. Mr. Bodman, as a banker, was not content with merely receiving deposits and discounting paper. He long ago realized that with practically of the South's agricultural activity devoted to one crop—cotton—this great section of the country was treading, economically, on thin ice and when the break came with the declaration of the World War in 1914, and the entire South lay financially prostrate, he leaped to the front as the active and efficient propagandist of the one idea that could make the South independent for all time and under all conditions—that is for the South to raise all its own food for man and for beast and then what cotton it can, letting the cotton be the surplus and money crop. In September, 1914, he organized the Arkansas Profitable Farming Bureau and became its chairman. He made a campaign throughout the State the like of which had never been seen. There was no antagonism on his part to cotton per se, but a campaign for less acreage until the surplus of that year disappeared, meanwhile making each farm as nearly self-supporting as possible and while this was being done the land would be rejuvenated so that the future crops of cotton would be raised with less instead of constantly increasing cost per bale due to wearing out the lands. Mobile, Memphis, Birmingham and Texas cities asked for help along the same lines and Mr. Bodman went to them and aided in forming similar organizations there. In 1915 and 1916, he was a leading figure in the formation of the Arkansas Livestock Association, and at the 1915 and 1917 sessions of the Arkansas Legislature he was active for appropriations for district agricultural schools and for Texas fever cattle tick eradication. He also organized the annual profitable farming trip on which farmers of the State visit model farms of other sections at an expense of some $18,000 to the Little Rock Business men, bringing back new ideas which they disseminate. Mr. Bodman and Miss Mary Wood Wright were married October 4, 1904. They have two children, Samuel W., born in 1910, and Anne C., born in 1912.



E. J. Bodman

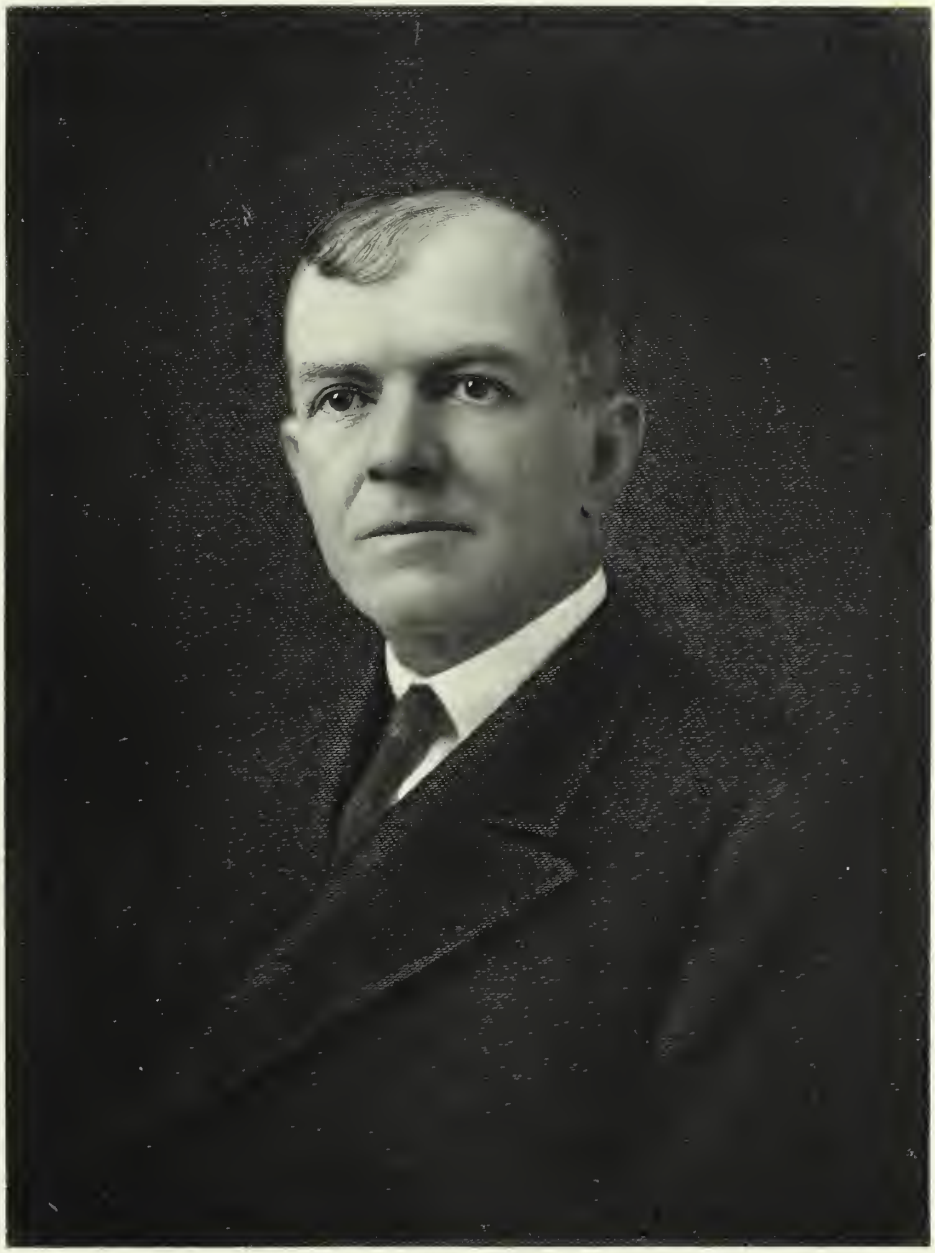


R. F. Carr

ROBERT FLETCHER CARR, president of the Union Motor Car Company, Memphis, Tennessee, is a native of Alabama, having been born June 29, 1876, in Butler County. He is the son of Samuel H. and Emma E. (Stuckey) Carr. He received his early education in the public schools of Montgomery, Alabama, and, at the early age of nineteen years, he entered the employ of the Southern Railway at Birmingham, Alabama, starting as a brakeman and rapidly earning promotions to freight conductor, then passenger conductor and trainmaster. He remained with the Southern Railway in the last named position until 1909, when he left the Southern Railway to join the St. Louis, Iron Mountain & Southern Railroad forces, where he remained that year and the next in the capacity of trainmaster. In 1910 he went with the Frisco System of railroads, first in the capacity of transportation inspector. His rise there was rapid. In two years he was promoted to superintendent, first having jurisdiction of the Red River division, having his headquarters at Francis, Oklahoma; then being transferred to the gulf coast lines with his headquarters in Kingsville, Texas, and last to the Southern division, with his head first in Birmingham, where he had begun his successful career only a few years previously. Later his headquarters were transferred to Memphis. His success as an operating official was so marked that in 1917 he was promoted to assistant general manager of the entire Frisco System, with his headquarters in Springfield, Missouri. In addition to having become one of the most efficient railroad men in the Memphis territory, Mr. Carr had had time to look out for his own private affairs, and had made considerable investments in Mississippi Delta lands in the vicinity of Drew. These had been opened up for cultivation and had become of sufficient importance to require the major portion of his time, and afford a handsome income without the terrific strain of the high railroad position which he held. In August, 1918, he resigned his connection with the Frisco System and returned to Memphis, making his home in Mississippi for a time while devoting his energy to his plantations. He had traveled all over the United States, having covered at least a million miles, before deciding that Memphis, as the center of the Mid-South, was the best place in which to live and be in business. He was one of the organizers of the Union Motor Car Company and has always been one of its stockholders. Recently he bought large additional blocks of stock in that company and is now its president. The firm is one of the largest and its home on Monroe Avenue and Third Street is one of the most elaborately staged motor car businesses in the South. Mr. Carr and Miss Ida Bell Luster were married in February, 1899. They have six children—Earl H., Robert H., Frances K., Margaret, Ernest and Ida Bell.

D. H. Crump

DABNEY HULL CRUMP, cotton buyer, planter and breeder of fancy live stock, like so many other successful Memphians, is a native of Mississippi. He was born in Holly Springs, April 3, 1873, the son of James Moore and Caroline Hatch (Smith) Crump. He attended school in Holly Springs for a few years and, having moved to Memphis, went to the Market Street public school until he completed the seventh grade. At the age of fifteen years, he quit school and went out into the business world on his own hook. His first job was as errand boy in a cotton shed. At sixteen he was a clerk in the salt warehouse of Myles & Company. After three years there, he became a clerk in the merchandise brokerage firm of Hugh Pettit & Company, but after less than one year there he got into the line of work which suited him and in which he has made such a signal success. It was in 1892 that he went into the office as a clerk for the cotton-buying firm of John Sherwood & Company. In six years there and four with Robert Woolfender & Company, he mastered the details of the cotton-buying business, and in 1902 he became the junior member of the firm of F. M. Crump & Company, which soon became and still is one of the most substantial, reliable and successful cotton-buying and shipping firms in the Mid-South. Mr. Crump has ever been not only a liberal man, but possesses a real desire to be of service to the section in which he lives, and knows how to do this. In his Silleba Farm, near Capleville, twelve miles east of the city, where he and Mrs. Crump have a summer home, he has not only made a success in breeding registered Holstein cattle and Duroc-Jersey hogs, but was the originator in this section of the community fair idea. For years he held a fair at his own expense with prizes, especially for boys and girls, for all of the possible produce of the farm. Later the community joined him in making the Silleba Fair a permanent institution and still later other sections of the county took up the idea. The effect of his idea is instantly apparent in any community where the fair has been given for even a few years, in the improvement in the preparation of the seed bed, the selection of better seed, more thorough cultivation and higher type stock, cattle, hogs and fowls, and hence a more prosperous community. Ten years ago he and some associates bought a big plantation at Transylvania, Louisiana, and they have demonstrated that cotton can be raised successfully in boll weevil territory by proper and frequent cultivation and diversification. There has not been a year since then that the plantation has not had corn, oats and hay to sell after having fed all hands and stock on the place. Mr. Crump is a member of the Tennessee, Memphis Country and Rotary clubs and the Chamber of Commerce. He and Miss Mary Metcalf were married April 10, 1907. Their children are Dabney H., Jr., and Charles Metcalf Crump.



P. H. Brown



F. M. Lamp

F. M. Crump

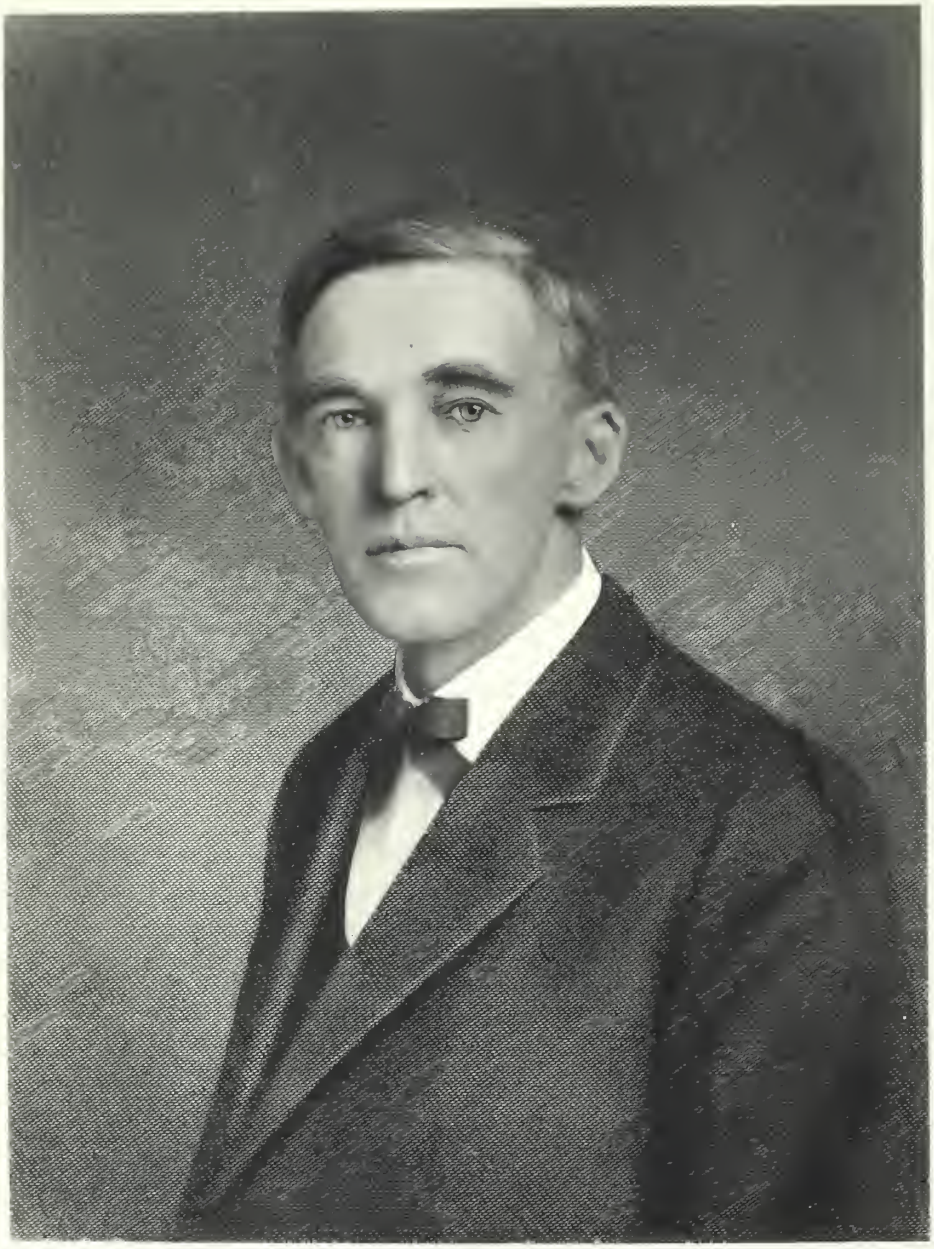
FRANK MILLINGTON CRUMP, leading cotton buyer and exporter, Memphis, Tennessee, was born near Holly Springs, Mississippi, July 15, 1868, the son of James Moore and Caroline Hatch (Smith) Crump. He received his education in the public schools and in Chalmers Institute in Holly Springs, and at the age of sixteen years came to Memphis and began work at the bottom of the ladder, the rungs of which he has climbed by sheer merit until he has reached the top. He began work as a clerk in 1884 in a cotton shed, later becoming bill clerk and shipping clerk for the wholesale grocery and cotton firms of Stewart, Gwynne & Company and Hill, Fontaine & Company, two of the most substantial and honorable firms ever in Memphis. From 1890 to 1892, he was a cotton re-weigher. His firm promoted him to cotton classer and buyer in 1892, and he remained in this line of work until 1896, by which time he had become recognized as one of the best posted cotton men in the city. Then, with his brother, Dabney H. Crump, he organized the firm of F. M. Crump & Company, cotton buyers, of which he still is the senior partner, and which for a number of years has stood as one of the most reliable and progressive firms in that line in the entire cotton belt. He is a member of the New York Cotton Exchange and of the Memphis Cotton Exchange, which honored him in 1906 by electing him president of that body. His standing as one of the best informed men in the cotton line and as a man of the highest personal and professional character was recognized nationally in 1909 by his appointment as a member of the committee constituted by an act of Congress to establish the original United States standard of grades and classifications of cotton, considered by cotton men as the greatest step in recent years for the stabilizing of the cotton market. The Memphis market long suffered from the lack of adequate storage and compress facilities and the annual loss to this section of the country from damage to cotton lying for months in the rain on the public streets was tremendous, until Mr. Crump and some associates conceived and executed the idea of the Memphis Terminal Corporation, which has done so much for the local cotton market. In fact Mr. Crump for many years has been one of the most active men in the city for every movement for the up-building of this section of the country. He is an active member of the Chamber of Commerce and of the Memphis Country Club, and also fond of the fishing and shooting afforded on the preserve of the Menesha Outing Club in Arkansas. Mr. Crump and Miss Sara Stuart Macrae, daughter of Major and Mrs. G. W. Macrae, were married, November 17, 1908. They have three children, Frank M., Jr., and Blanche and Sara, the last two of whom are twins. Mr. Crump has traveled widely on this continent and makes annual European trips for both business and pleasure.

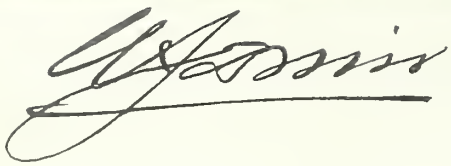
Henry Craft

HENRY CRAFT, Memphis, Tennessee, one of the leading attorneys of the Mid-South, prominent in club and social circles, living the life of a country gentlemen at "Hillacres" in Shelby County and operating a large cotton plantation in Crittenden County, Arkansas, was born in Memphis at what now is No. 872 Poplar Avenue, February 5, 1866, the son of Judge Henry and Ella (Boddie) Craft. His father for many years prior to his death in 1894 was one of the conspicuous figures of this section, both professionally and socially. His mother was of the Middle-Tennessee branch of the old Boddie family, her father, Elijah Boddie, having been the wealthiest and most influential man in Sumner County, Tennessee, during his day. Mr. Craft received his literary education at the Southwestern Presbyterian University in Clarksville, Tennessee, where he was graduated in 1884. Returning to Memphis, he went to work for McDavitt, James & Company, wholesale grocers and cotton factors. During the three years that he worked for that concern, he read law under the direction of his father at night. He was admitted to the bar on February 5, 1887, and the year following became the junior member of the firm of Craft & Craft. His experience in the commercial world naturally led him to specialize in that branch of law. He enjoyed a lucrative practice from the beginning, as clients were quick to recognize his grasp of the law and to appreciate his painstaking care of every interest intrusted to him. Since the death of his father he has formed no other partnership. His clientele has grown steadily until now it is one of the best and most lucrative in the Mid-South, purely civil and largely confined to his office. Mr. Craft has never sought public office, nor taken any part in politics beyond the duty of every good citizen but in 1911 he was appointed for special service as a justice of the Supreme Court of Tennessee. One of the most conspicuous cases decided by him in that capacity was the reversal of the first degree murder verdicts against eight men in the Reelfoot Lake nightrider cases. He served for a year each as president of the Tennessee Club and of the Colonial Country Club, the latter of which is located near his country home "Hillacres," where he, Mrs. Craft, and their younger children lead a delightful life and which he is rapidly developing not only into a beautiful country residence but also to a high state of productivity. He also owns four thousand acres of land at Proctor, Arkansas, some of which came into the family thirty years ago at $2.50 per acre and some of which he recently bought in a wild state at $75 per acre. He and Miss Emma Galloway, daughter of the late Mr. and Mrs. Charles B. Galloway, were married July 21, 1891. Their children are: Miss Charlotte O., now Mrs. John D. Warfield; Miss Margaret, now Mrs. H. Curtis Dewey; Henry, Jr., and Miss Ellen Douglass.



Henry Craft



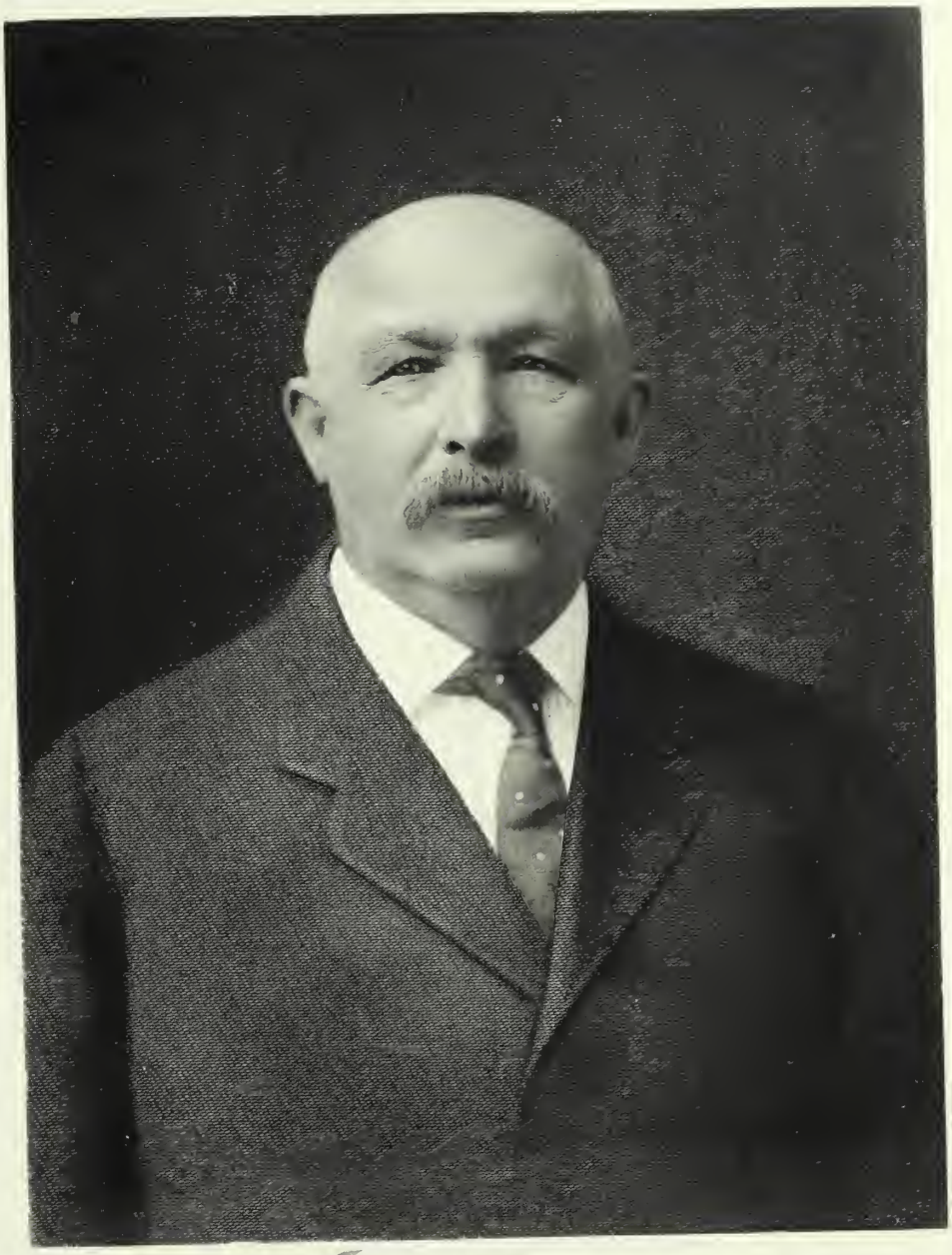


W. J. Driver

THE Honorable William Joshua Driver, Osceola, Arkansas, representative in the National Congress from the First District of Arkansas, has, since the days of his youth, been one of the strongest factors for the material and moral development of his section of the State. He was born in Osceola, March 2, 1873, the son of John B. and Margaret (Bowen) Driver. His father had moved to the Saint Francis Basin of Arkansas from Georgia, where from the time that he arrived in the new country he had been one of the most prominent figures in every movement for the progress of the community. The son was educated in Osceola, finishing the high school there in 1891. Then he read law in the office of Judge George W. Thomason in his native town and on May 1, 1894, was admitted to the bar of Mississippi County. His first conspicuous service for the community was in connection with the early days of the Saint Francis levee system. The district had recently been organized and was without means. He rode on horseback from one end of Mississippi County to the other and secured without charge to the levee board the right of way for the line through that county. Three years after his admission to the bar the Democrats of his county sent him to Little Rock as a member of the legislature, where he served for two terms as a valuable member of that body. Here he secured the donation of the State lands within the levee district to the district, and the first bond issue authorized for levee building. He is also the author of the act creating the Chancery Court of his district. In 1911 he was elected judge of the Second Judicial circuit of Arkansas, where he made a reputation of which any man might well be proud. During his incumbency as judge of that circuit, his territory was experiencing its most rapid transition, much of it from a wilderness to a state of high cultivation. Timbermen were everywhere and they were closely followed by men clearing and cultivating the land. Many good men thought that they could not get or keep labor without permitting the operation of "honk-a-tonks," where both colors and sexes drank, gambled and danced together and where the gamut of crime was run nightly. Judge Driver stopped these and labor was equally as plentiful and far more efficient. He was a terror to the Mississippi River liquor boats and to the whisky pirates on the islands. His administration of the civil law was equally as efficient and useful to the community. He was a member of the State Constitutional Convention of 1918. In 1920 he ran for Congressman in the First Arkansas District as a Democrat endorsing fully the Wilson administration, and, although opposed by a number of strong men from various counties in the district, carried every one of the eleven counties. He is a Knight Templar, Scottish Rite Shriner and Elk. Judge Driver and Miss Clara Haynes were married June 2, 1897. They have one son, William J., Junior.

Jacob Goldsmith

JACOB GOLDSMITH, head of the enormous department store which bears his name, which is second to none between St. Louis and New Orleans; which in integrity is second to none in the land; which has six hundred employes, a dozen of whom have been with the company continuously for from a third to nearly half a century, and which last year bought the palatial structure which it occupies on Main Street and Gayoso Avenue, spent his first six months in Memphis working for his board, and then earned his first American money working at $10 per month and his "keep." Born in Baden, Germany, February 3, 1850, the son of Frederick and Sophia Goldsmith, and having attended the schools there, he was but seventeen years of age when his mother's brother, Louis Ottenheimer, then a merchant in Memphis, visited the old home. He liked the looks of the lad, and accounts of Memphis induced the then young Jacob to return with him. He landed in Memphis in 1867 and went to work for the firm of Ottenheimer & Schwartz on Beale Street. His friends laughingly say that it was a Jacob-Laban bargain, as he married his employer's daughter, Miss Dora Ottenheimer, July 22, 1875. Their children are: Miss Sophie, Mrs. Fanny Ottenheimer of Baltimore, Frederick, Elias J., Leo, Mrs. Aline Newman, and Mrs. Sadie G. Herzberg, and he has twelve grand-children, one of whom is married. After three years of clerkship, Mr. Goldsmith and his brother, Isaac, organized the firm of I. Goldsmith & Bros., with $500 capital, but it had a real merchant behind this small amount of money. It moved into the Magevney Block on Main Street in 1881. Notwithstanding the death of his brother in 1885, Mr. Goldsmith, although having bought his interest in the business, continued the same firm name until 1904, when with his three sons he incorporated the present firm of J. Goldsmith & Sons Company. Four years previously the business had expanded to the point where the present building was erected for it and in 1919 the company bought it. The appreciation of the public for the high class of goods and the courteous treatment that it receives at Goldsmith's is reflected in the constantly growing volume of business. The only semi-public office that Mr. Goldsmith ever sought was when he was elected a vice-president of the Chamber of Commerce. He is a member of the City and Rex clubs, the B'nai B'rith, an Odd Fellow for forty years, a charter member of Progress Lodge, K. of P., organized in 1886, and the Congregation Children of Israel, where he holds the second office—warden. He is a director in the Manhattan Savings Bank & Trust Company, the First National Bank, Wm. R. Moore Dry Goods Company, Memphis Hotel Company, and the Gibraltar Coal Company. He was a heavy purchaser of all the Liberty Loans, and donor to the new Jewish Temple and the proposed Jewish Hospital, as he has been to all charitable movements in Memphis for many years.





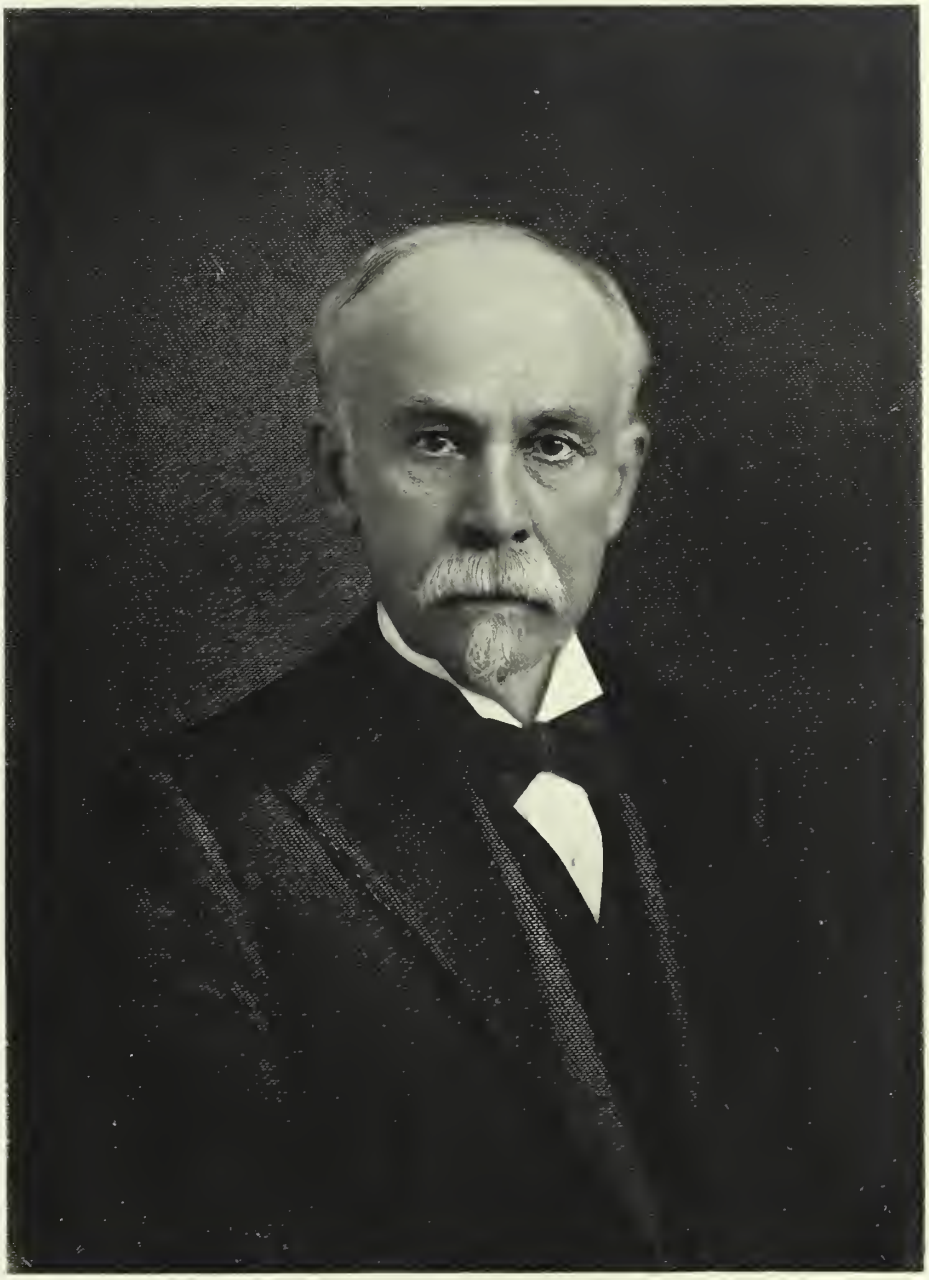
W. P. Halliday

W. P. Halliday

WILLIAM PARKER HALLIDAY, financier, Memphis, Tennessee, was born in Cairo, Illinois, August 6, 1865, the son of William P. and Eliza W. Halliday. He was graduated in 1883 from the Pennsylvania Military Academy at Chester, Pennsylvania, and returning home in the fall of that year went to work in November as a collector for the City National Bank. Following this he became secretary to the firm of Halliday Brothers, which was for years one of the leading firms of Cairo. Then he was in the employ for a time of the Chicago & Northwestern Railroad under Mr. Marvin Hughitt, the president of the company. He and Mr. Hughitt were chatting one Sunday in December, 1888, and Mr. Hughitt stated that if he were a young man he would go either to Birmingham, Alabama, or to Memphis, Tennessee, where they dug millions of dollars each month out of the earth, referring to the iron mines of the Alabama city and to the cotton of the Memphis territory. That the suggestion made an impression on the mind of Mr. Halliday is shown by the fact that on January 3, 1889, he landed in Memphis, where for many years he has been one of the leading figures in the financial, industrial and social life of the community. He engaged in the banking business here during the first few years, and in 1892, he, the late Robertson G. Morrow and a few others, organized the Memphis Furniture Manufacturing Company, of which Mr. Morrow was president until the time of his death and Mr. Halliday vice-president. They developed this to where the Memphis and its allied concerns compose the largest furniture manufacturing business in the world. In the meanwhile the old Gayoso Hotel burned, leaving the Peabody Hotel, then but a fraction of its present size, as the only first-class hostelry in the city. The Hallidays long had owned a hotel in Cairo and Mr. Halliday, together with Stuyvesant Fish, the late Jerome Hill and the late L. P. Parker, manager of the Halliday Hotel in Cairo, organized the Memphis Hotel Company, of which Mr. Halliday is first vice-president, bought the old Gayoso site and erected the present building. Later the Hotel Chisca was erected, the Peabody Hotel remodeled, and Mr. Halliday and his associates organized the Chickasaw Hotel Company, in which the former hotel rivals of the city joined forces in the operation of the Gayoso, Peabody and Chisca. Mr. Halliday also recently bought the Fransioli Hotel. He also made heavy and profitable investments in Delta cotton lands. He is a member of the leading social clubs and business organizations, and his recreation is on the duck marshes of Arkansas, where he is one of the best shots. Mr. Halliday was married November 10, 1892, to Miss Anne Pillow Ridley of Columbia, Tennessee, a descendant of two of the oldest and most distinguished families in the state. Their children are William P. II, William P. III, and Anne Pillow.

C. N. Grosvenor

CHARLES NILES GROSVENOR, for many years one of the most active factors in the material development of Memphis, Tennessee, and, during his nearly seventy years of residence here, one of the city's most partiotic citizens, ever a true friend and a most delightful companion, is a native of Memphis, having been born here November 23, 1852. He is the son of Henry Merrill and Martha (Niles) Grosvenor, his father having been in his day the leading merchant in the furniture business of the city. His mother was the daughter of Charles Niles, for whom the son was named. Mr. Grosvenor grew up in Memphis during the Civil War and the unsettled state of affairs which followed in its wake. His father died in 1869, and he was able to secure only the educational advantages offered by the schools of the city. However, the culture and refinements of his early home-life were followed by wide reading on his part and such associations as have resulted in his being a man of unusually broad information and delightful personality. When but a lad, Mr. Grosvenor became associated with the late Col. John Overton, Jr., who had just returned from service in the Confederacy under General Forrest and gone into the real estate business in Memphis, mainly looking after the large estate of his father, whose father was the prime mover in the laying out of the City of Memphis. In 1880, Colonel Overton and Mr. Grosvenor formed the partnership of Overton & Grosvenor, which for many years was the leading firm of real estate dealers in Memphis, and one of the most active factors in the rapid development of Memphis in the years which followed that time. Mr. Grosvenor's attention to his business was so intense that in 1897 he suffered a breakdown which necessitated his retiring from the firm and going West to recuperate. He spent two years in Texas and Arizona, putting the same determination in the quest for health that he had in his business and during that time camped, living in a tent and did not spend a night sleeping in a house. At the end of two years he was completely restored and returned to Memphis, where he resumed the real estate business, but almost entirely in looking after his own properties. During the more active days of his career, he was a director in the Union & Planters Bank and in the company which built out Madison Avenue the dummy line which later became the first electric line in the city. He was also active in establishing the dummy line which became the Suburban street car line and one of the principal owners of the Chickasaw Land Company, which owned three thousand acres of land in South Memphis. Mr. Grosvenor was married December 30, 1885, to Miss Olivia Polk Hill, daughter of Mr. and Mrs. Napoleon Hill. They have three children: Napoleon Hill, Charles N., Jr., and Miss Olivia, now Mrs. Marion G. Evans.



Chas. H. Thurber



R. N. McWilliams

R. N. McWilliams

WHEN one starts to think of the builders of the Upper Delta section of the Mid-South, the mind naturally turns to Robert Nesbith McWilliams, of Farrell and Clarksdale, Mississippi. He went to Coahoma County twenty-six years ago with a total of $6.50 in cash and now owns one hundred and twenty-five acres of $200-land for each dollar that he took there, with an equal amount of other property. Born in Montgomery County, Mississipi, June 8, 1863, the son of Hugh Ferguson and Mary J. McWilliams, he went to the county common and high schools and later took a short college course in north-western Texas. Returning to Mississippi in 1894, he managed for planters for three years, finally rising to the salary of $50 per month. But it was in 1897 that he commenced his real constructive work when he took a partnership with two Georgians in the land where the magnificent Humber plantation now is. It was then a wilderness of blue cane and timber. He literally went into the woods and with that Napoleonic industry and capacity for organization and management which have characterized his entire career, opened the land for the plow and maintained the same high steam pressure in its cultivation. He established the first rural postal route in Coahoma County and the first telephone on a rural route. He soon bought his associates out of their share of the Humber plantation and added the Burk plantation to it until now he owns and cultivates 8,000 acres of the finest land that a crow ever flew over. His home there is as modern as any in a city, with its electric lights and artesian water. He recently refused $750,000 for the Humber place alone. But even Mr. McWilliams' iron constitution and steel nerves could not withstand the strain that he was putting upon them and he was compelled to spend the summer of 1914 on Mackinac Island, Michigan, to recover from a nervous breakdown. Returning he soon built the McWilliams Building and organized the Delta Bank & Trust Company, with an initial capital and surplus of $110,000. Now it has $250,000 and two millions in deposits, while the building is valued at $450,000. The next year he built the adjoining theater and department store. In the last three years he has bought $800,000 worth of property. Now he is building a million dollar hotel, to be eight stories high, with accommodations for eight hundred guests, bath and ice water in each room, up to the minute in every respect, with a bungalow on the roof for himself and his family. These are but a few of his many outside enterprises. Mr. McWilliams is a Methodist. He was married December 28, 1887, to Miss Kate Cartledge. They have five living children: R. N. Jr., G. L., Miss Bessie, Miss Kathleen, who is now Mrs. Harry S. Moore, and Miss Marion, in honor of whom her father named his theater.

J. F. McSweyn

JAMES FERGUSON McSWEYN, Memphis, Tennessee, one of the best posted lumber manufacturers in the United States, was born in Glengarry County, Ontario, January 15, 1855, the son of Malcolm and Christine (Ferguson) McSweyn, both from Scotland. He attended the public schools until he was eleven years of age, and then being thrown on his own resources, went to work in a general store in a small lumber town at the salary of $3.50 per week. He remained there for three years and then when a lad of but fourteen years of age he went into the great white pine forests of the Far North, assisting in the manufacture of that beautiful timber. When that winter's snows melted and the streams went out of their banks the following spring, Mr. McSweyn took part for the first time in the driving of timber down the rivers. It was the most thrilling life imaginable and held that strange fascination which constant playing face to face with death ever holds for the full-blooded young man, but in speaking now to his friends of his river experiences, Mr. McSweyn adds, "I do not suppose that I would care much for it now." During the time that Mr. McSweyn followed the life of the woodsman, he served as axman for a party which was surveying the line for a railroad in 1874 through sixty-five miles of green pine timber in which there was no sign of any ax having preceded that wielded by Mr. McSweyn. Within ten years from the time of the survey, every merchantable tree had disappeared from that forest. When Mr. McSweyn was eighteen years of age he moved to Saginaw, Michigan, then in its prime as a white pine manufacturing center. He continued for some time in the occupation of woodsman, river driver and saw mill hand and foreman of lumber camps and drives always in the white pine line until 1893, when he entered the hardwood business in Grand Rapids, in which line he has continued to the present time. In 1879 Mr. McSweyn and Mrs. Laura E. Gibbons were married. She died in 1888, leaving two children, George and Miss Jessie, now Mrs. D. C. Shattuck, both residing in Memphis. Mr. McSweyn and Miss Iva Baldwin were married in 1900. They have three children, James M., Katherine and Ruth. He is also the proud ancester of five grand-children. Mr. McSweyn came to Memphis in 1906 when he and Mr. George McSweyn became financially interested in the formation of the Memphis Saw Mill Company. This company was reorganized in 1913, with the father as president and the son as vice-president and the name changed to the Memphis Band Mill Company. There is no phase of the lumber business, from the stump to the consumer, in which Mr. McSweyn has not had experience. He is a member of the Chamber of Commerce, Rotary, Colonial, Country and Lumbermen's clubs, president of the latter in 1917, American and National Hardwood Lumber associations, Southern Hardwood Traffic Association and Southern Alluvial Land Association.



Jas. F. McAuley



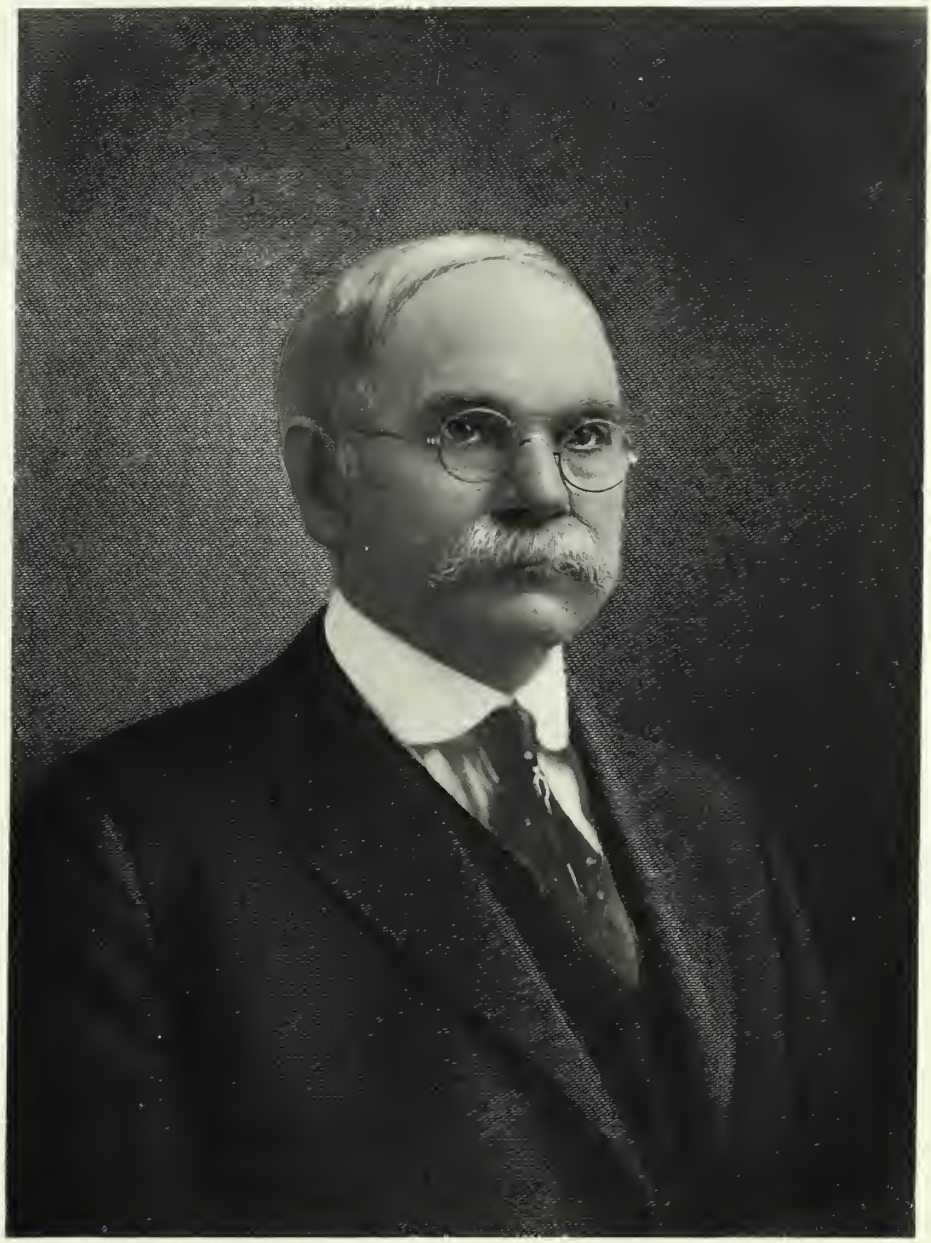
S. A. Withers

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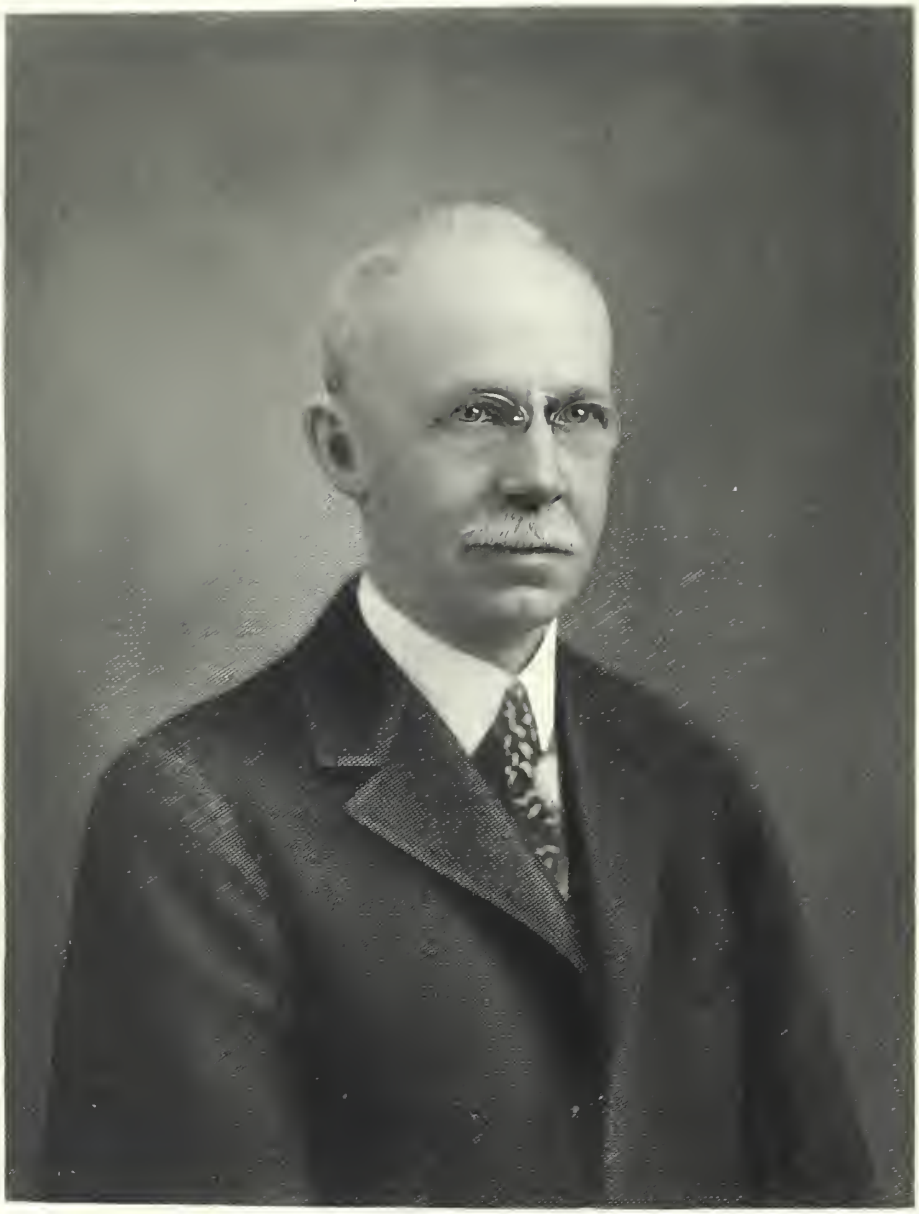
STERLING ADOLPHUS WITHERS, planter, merchant, manufacturer and political leader, Tunica, Mississippi, is a member of one of the oldest, most cultured and most active families in the northern position of the State. He was born in Hernando, De Soto County, November 13, 1877, the son of John Paxton and Ada Byron (Thompson) Withers. After having received a common school education at home, he went through Nelson's Business College in Memphis and at the age of twenty years moved to the Delta portion of his native county where he began life for himself as a merchant at Lake Cormorant and planting one hundred acres of land near there. The start was not a large one, but he put into it an immense amount of industry and the high degree of efficiency which has characterized his entire career. He prospered in Lake Cormorant to the point where, in 1900, he moved to Tunica County, and leased some six hundred acres of land at O. K., a landing on the Mississippi River. There he had an opportunity for his splendid qualities to show and his development was rapid. The following year he rented three hundred acres more, and he farmed both tracts to the top limit. The next year he bought twelve hundred acres, part of which was in cultivation and the remainder of which he began clearing rapidly. Now he and his father own some three thousand acres, about half of which is in cultivation. Mr. Withers is president of the Planters Oil Mill in Tunica, a $125,000 concern and is also a director in the Citizens Bank of Tunica, as he has been since its organization in 1916. He represented Tunica, Coahoma and Quitman counties in the State Senate during the Brewer administration and was the guest of the governor in the executive mansion during the sessions of the legislature. He served his county for four years as a member of the Yazoo-Mississippi Delta (Upper) Levee Board, and has served the entire district in every period of high water for the past twenty years in personally patrolling the levee in his neighborhood, taking a sector so long that no one but a man of his wonderful physique could cover it twice daily on horseback and one of his rare executive capacity could handle. He was chairman for the Red Cross during the war in his county and now is chairman of the county executive committee. He was vice-president and secretary of the Council of Defense during the war and is chairman of the American Protective League, with enough courage for any action that might have been necessary under the one and may be required in the other line. He is also secretary and treasurer of the Tunica Business Men's Club. He is an Elk, a Mason, member of the Tunica Gun Club, the Moon Lake Country Club, and was a member of the old Chickasaw Guards Club of Memphis. His favorite recreation is riding to the hounds and he is always at the kill of either deer or fox.

Dr. J. C. Brooks

JOSIAH CLINTON BROOKS, physician, planter, merchant and capitalist, Deeson, Mississippi, is a pioneer of that section of Bolivar County and one of the most successful business men in the Delta. He is a native of Alabama, having been born in Huntsville, January 4, 1855. He attended Vanderbilt University at Nashville, where he completed his medical course and studied literature in Sumit, Alabama, receiving his diploma as doctor of medicine in 1880. When twenty-five years of age, he went at once to the Mississippi Delta and settled at Concordia, in the northern part of Bolivar County. He took post-graduate courses at the Tennessee University and at Bellevue in New York. There was little settlement then in that section of the country except on the high bank of the river and the banks of some of the alluvial bayous. He spent nine years at Concordia practicing his profession with signal success. At the end of that time the Riverside district of the Yazoo & Mississippi Valley Railroad was being constructed and he moved from the river front back to Deeson on the railroad right-of-way. At that time there was one residence where the city of Deeson now stands, owned by Sydney Deeson, for whom the place is named. The only other evidence of civilization consisted of a number of negro shacks. But the virgin timber was ripe for the ax, and the fertile land eager for the plow, and the early settlers, like himself, were virile men. About the time that the United States and Spain disagreed, Dr. Brooks bought his first Delta land, eighty acres, for two hundred and forty dollars. Dr. Brooks would not sell this original eighty acres now for any price. His friends differ on whether he considers it a nest egg or the goose that has laid so many golden eggs, but he simply says that he will keep it because it was his first cotton land in the Delta. However, neighboring lands inferior to this for which he paid three dollars per acre, now sell easily for more than twice as much per acre as he paid for the entire eighty acres. His first bale of cotton was sold in Memphis on the day that Dewey broke the proud Castilian heart by his victory in Manila bay, and he adopted the name "Dewey" as the trademark for his cotton. His holdings now aggregate seven thousand acres, including the Parks Plantation and Brooksland, where he lives and conducts his mercantile business. He is a stockholder in the Newburger Cotton Company of Memphis, Tennessee, Planters Bank, Delta Grocery & Cotton Company, Delta Bank & Trust Company and the Peoples Compress Company of Clarksdale, Mississippi, and has stock in several other small banks through the Delta. He and Miss Annie Walworth, daughter of Major Walworth, and niece of General Martin of Natchez, Mississippi, married April 24, 1889. Their children are Douglas W. Brooks, Margaret Barnard, now Mrs. W. T. Wynn of Greenville, Mississippi, and Annie Clinton, now Mrs. John W. Palmer of Memphis, Tennessee.



J. C. Brooks



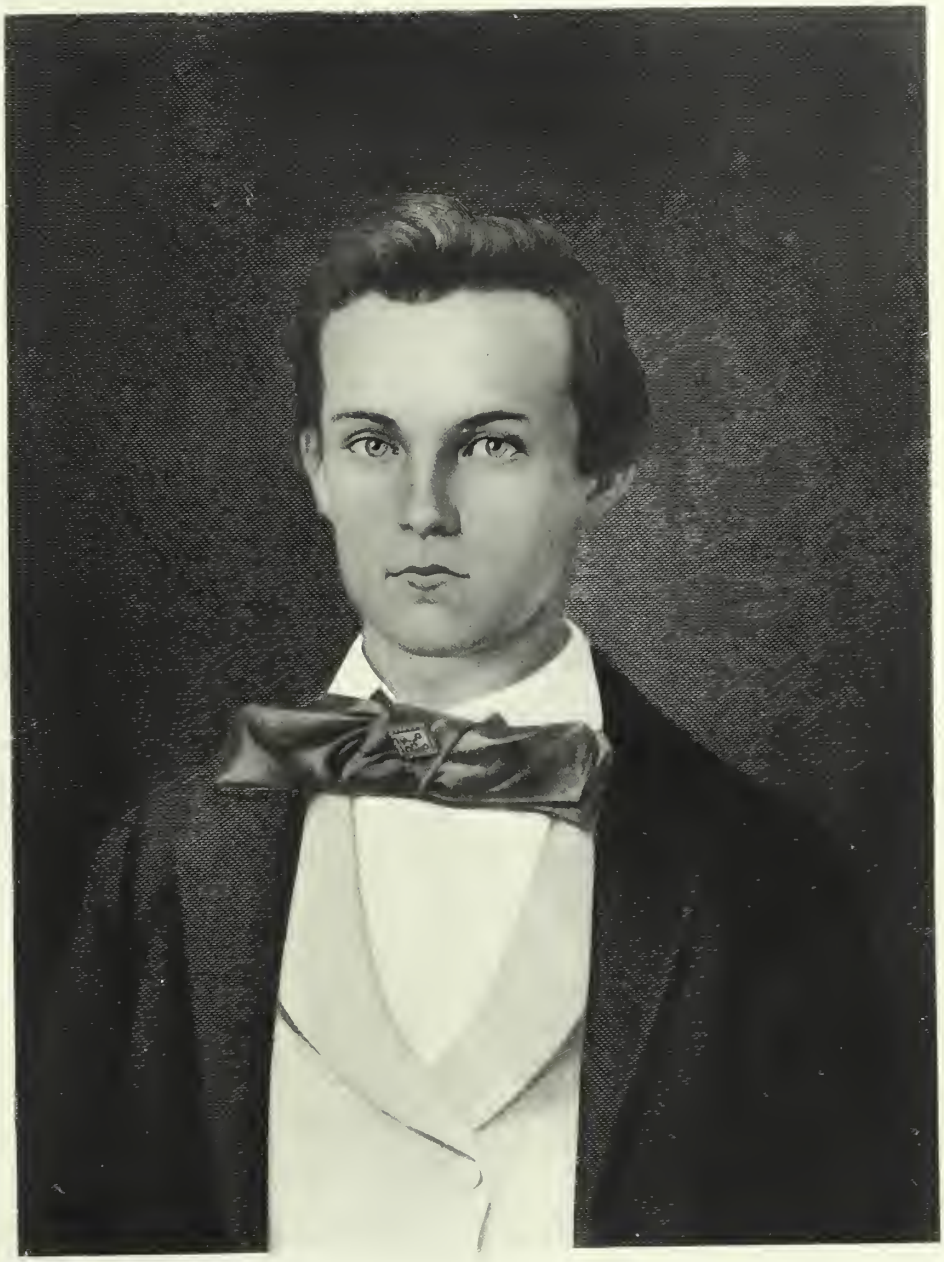
R. J. Frank

R. T. Fant

RICE TURNER FANT, lawyer, planter and capitalist, Memphis, Tennessee, like so many other prominent men of Memphis, was born and reared in Mississippi. His father, James W. Fant, was one of the colony of gentlemen who settled in Marshall County, Mississippi, at an early date and developed there an ante-bellum civilization in which any country might well take pride. He was a large planter and slave-holder, and gave four sons to the Confederacy, two of whom never returned. Mr. Fant's mother was Eliza M. Fant. Mr. Fant was born near Holly Springs, June 28, 1860. After having attended the public and private schools at home, he went to the University of Mississippi at Oxford, and, after having completed his course there, he studied law and was admitted to the bar at Holly Springs in October, 1881, at the age of twenty-one, as a partner of an older brother, the late Judge James T. Fant. From the start the firm was a success, and during the time that it existed it ranked at the head of the law firms of Northern Mississippi, both for the ability of the members in their profession and for their high character and absolute integrity. From the beginning of his career, Mr. Fant had a bent for business law and later for business and finance itself. During the time that he was in Holly Springs, he was president of the Bank of Holly Springs, one of the oldest and most substantial financial concerns in the State of Mississippi. He also took a lively interest in the public affairs of his State, never holding any political office, but always vigorous and effective for what was best in principle and personality in every campaign. He served his State as delegate to the Democratic National Convention in 1892. Seeking a broader field for his activities, Mr. Fant moved to Memphis in 1897, continuing the practice of law and immediately taking a high position at the bar, as well as in the better social and political life of the community. Gradually he began devoting more and more of his time and attention to business and finance and less to the practice of his profession. Some years ago he became connected with the syndicate which, with large English backing, bought lands about Scott, Mississippi, and, as the Mississippi Delta Planting Company, became the largest planters of cotton in the world, as well as doing a great deal of experimental work, the benefit of which is given freely to the world. Now Mr. Fant has retired almost entirely from the practice of his profession, and devotes his time to his planting, mercantile and financial interests. He and Miss Elizabeth Lewis Hull, who is a grand-daughter of the late Justice A. M. Clayton of the Mississippi Supreme Court and one of the distinguished jurists of the State, were married March 4, 1886. Their children are Mrs. W. H. Fortune and Arthur C. Fant, an attorney. Mr. Fant is a member of the Memphis Country Club and Chamber of Commerce.

O. F. Bledsoe

OSCAR FITZALAN BLEDSOE, Grenada, Mississippi, one of the oldest planters in the Mississippi Delta, is a native of Columbus, Mississippi, where he was born April 8, 1840, the son of Oscar Fitzalan and Mary (Hardwick) Bledsoe. His family had migrated from Virginia to North Carolina in Colonial days, where Colonel Anthony Bledsoe in command of Western North Carolina cavalry did valiant service to the Revolution. Thence they went with Robertson to Tennessee in the Indian days, fought to maintain the Nashville settlement and had a county in the Volunteer State named for them. His father had served in the Tennessee State Legislature and in the Seminole War under Andrew Jackson, and at an early date moved to Mississippi where he practiced law and became a considerable planter and slaveholder in the Tombigbee River country, now Lowndes County. However, four-cent cotton depleted his estate to the point where in 1849 he mounted a mule and rode west almost the entire width of the State settling at what is now Shellmound on the right bank of the Yazoo River in the upper part of LeFlore County. There he acquired some eight hundred acres of land for twenty-five to fifty cents per acre and it is said that the cost of the log cabin that he had built on the place was in excess of the entire cost of the land. The place still remains in the family and the land is worth some $200.00 per acre. The father died in 1854 leaving as an estate for the son only the Shellmound Plantation, but little of which then was in cultivation. Mr. Bledsoe struggled manfully and with ultimate success to acquire an education in letters and in law from the meager income from the plantation. He attended the public schools in Columbus and the old Franklin Academy and then went to the University of Mississippi where he was graduated with first honors in 1860 and was taking his law course when the Civil War began. He served the Confederacy with signal bravery for four years, tried to practice law in Memphis but found times so hard that he had to sell his watch to pay his board, taught school at McNutt, Mississippi, finally finished his law course at Oxford, practiced there and at Columbus, moved to Grenada in 1870 where he lived until 1892, managing his Shellmound Plantation from there, and then moved to the plantation, where he remained until 1900 in active charge of the property and developing it greatly. Then he turned it over to his son, Oscar Fitzalan, Junior, and returned to Grenada, where he still makes his home, hale and hearty in the full enjoyment of his eighty useful years and managing personally the thousand acres of land which he owns in the lowlands adjacent to Yalobusha River. He was married first November 22, 1866, and later June 17, 1869, to Miss Sallie Vinson Cannon. They had three children, Oscar Fitzalan Bledsoe, Junior, alone surviving.



Oscar F. Bledsoe.



O. J. Brosseau

O. F. Bledsoe, Jr.

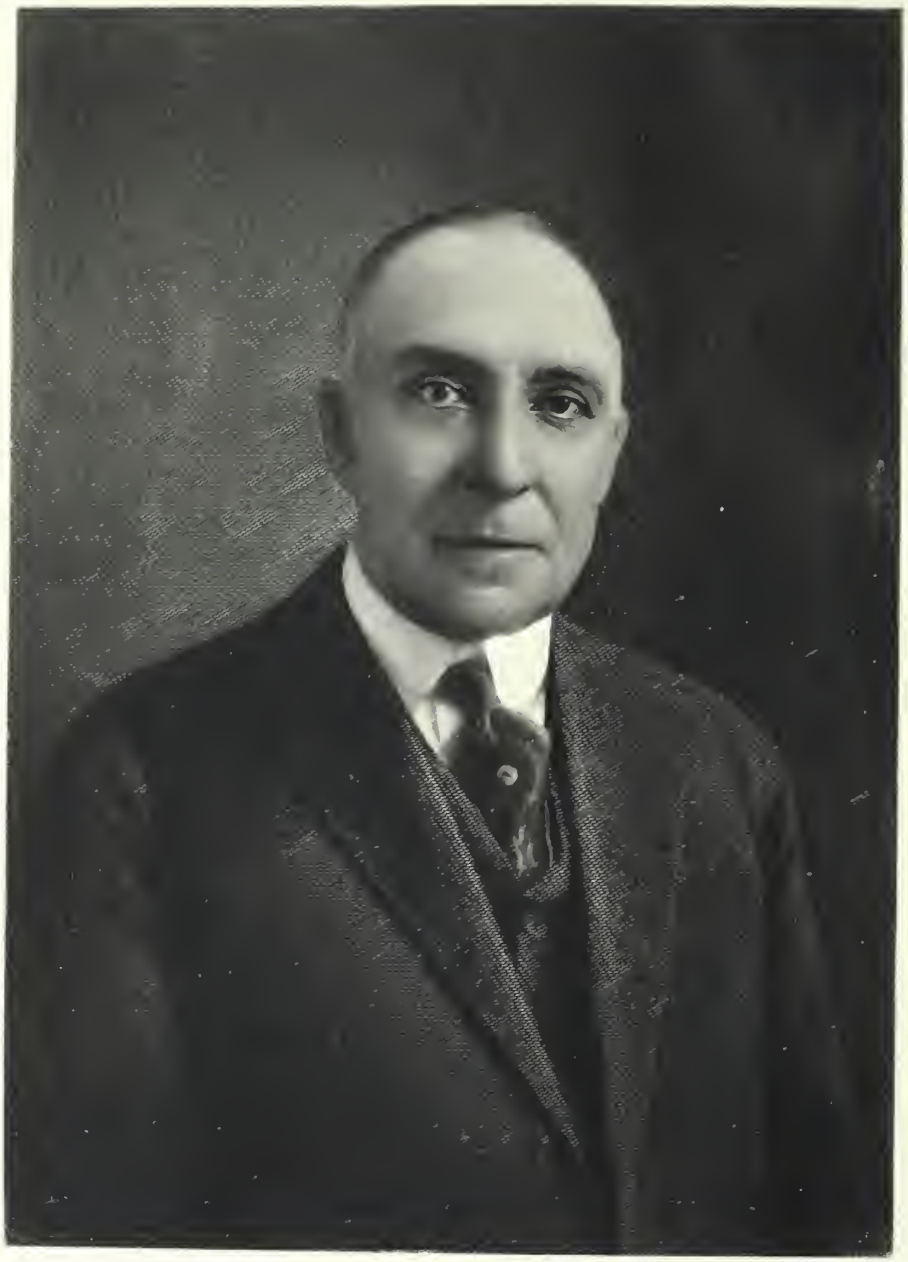
OSCAR FITZALAN BLEDSOE, JUNIOR, planter, Shellmound, Mississippi, is the present active representative of one of the oldest and most vigorous families in the State, living on land which his grandfather opened with his slaves in 1849. He was born in Grenada, Mississippi, September 7, 1878, the son of Oscar Fitzalan and Sallie Vinson (Cannon) Bledsoe. He was educated at the Agricultural & Mechanical College at Starkville, Mississippi, taking a special course there in engineering and pursuing that course further at Vanderbilt University in Nashville, Tennessee. At the age of twenty years, he went to Shellmound where his father owned a plantation which the father's father had first cleared and began planting and merchandising. He acquired at the start some twenty-three hundred acres from his father, about half of which was in cultivation. Mr. Bledsoe put such a high degree of energy and efficiency into the work that now he has more than doubled the size of the original plantation and he has fully three-fourths of it in cultivation. In addition to his large land holdings, Mr. Bledsoe is a director and stockholder in a number of the larger and most successful manufacturing and wholesale firms in LeFlore County. He is a member of the House of Representatives of the State of Mississippi from LeFlore County for the term of four years following 1920. When the World War came on, Mr. Bledsoe was not of the right age to be accepted for service in the field, but he upheld the traditions of his family by putting his time and his fortune in the scales at home. He was sales director for every one of the campaigns in his county for the Liberty and Victory loans, Red Cross drives and offerings of War Savings Stamps, and he carried each of these far over the top. His family dates back in America to 1704, when George Bledsoe died in Northumberland County, Virginia. Four generations back of him the sturdy members of the family came with Robertson and Donelson down the Cumberland River and a monument near Gallatin, Tennessee, bears witness to this day to their prowess as Indian fighters, the inscriptions on it being: "July 20, 1788, Colonel Anthony Bledsoe killed this date at Bledsoe's Lick" and "April 9, 1793, Colonel Isaac Bledsoe killed this date at Bledsoe's Fort." Both of these men were of the famous Long Hunters and it is for the members of this family that the county of Bledsoe in Tennessee is named. Mr. Bledsoe is a member of the Methodist Church and while at Vanderbilt was a member of Beta Pi Chapter of the Greek Letter Alpha Tau Omega fraternity. He and Miss Lulu Aldridge of Mississippi were married March 17, 1903. They have three children, Lulu Bledsoe; O. F. Bledsoe IV, and Katherine Vinson Bledsoe, who have the distinction of having the paintings of two of their great-grandfathers, Senators Jesse Speight and James Z. George, in the Hall of Fame at Jackson, Mississippi.

Elias Gates

FEW, if any, members of the Tennessee bar have had their ability so generally recognized in so short a time after having been admitted to practice as has Elias Gates, and it was solely his ability to interpret the law and apply it to the facts in each case that won him that recognition and brought the magnificent practice which he has enjoyed for many years. But he brought with him to the bar a splendid educational equipment in an erudite mind, a sincere ambition to go to the bottom of each case as well as to the top of his profession, and an enormous capacity for work. Born on August 19, 1873, at Des Arc, Arkansas, the son of Ferdinand and Sallie Mayer Gates, he attended the public schools of his native town. From 1884 to 1890, he was a pupil in the public schools of Philadelphia, Pennsylvania, and was a member of the ninety-sixth class in Philadelphia's Central High School. He then went to the University of Pennsylvania, where he received his degree of bachelor of philosophy in 1894. Three years later he had earned the degree of bachelor of laws from Harvard Law School, and at once moved to Memphis, where, in 1897, he began the practice of law. In 1904 he became a member of the law firm of Lehman, Gates & Lehman, and for years the late Leopold Lehman, past master of commercial and business law, then gradually retiring, was his Gamaliel. In 1911 the firm became Lehman, Gates & Martin, and in 1915, Gates & Martin, which it remained until the end of 1919. Few lawyers appear so seldom in court, and few have such a clientele seeking advice on legal phases of commercial and financial activities, the drafting and interpretation of contracts, the settlement of estates and the transfer of real estate. Mr. Gates has never sought nor held political office, but has been highly honored by his associates in his profession. He is a member of the Tennessee Bar Association; was president of the Lawyers' Club in 1918, was vice-president for Tennessee of the American Bar Association for 1919-1920; was chairman of the legal advisory board, division two, Shelby County, during the war; and is vice-president and a director of the Memphis Bar & Law Library Association. He is chairman of the general committee in charge of organizing and promoting the Jewish Hospital Association, and has been a trustee of the Congregation Children of Israel since 1913. He was president of the Young Men's Hebrew Association from 1902 to 1904; president of the Rex Club from 1912 to 1914, and has been president of the Egyptians since 1917. Still Mr. Gates finds time for reading and studying the legal classics. He and Miss Theresa Cecilia Hexter were married April 18, 1905. They have two children, Elizabeth Sarah Gates and Marian Henrietta Gates.



Thomas Green



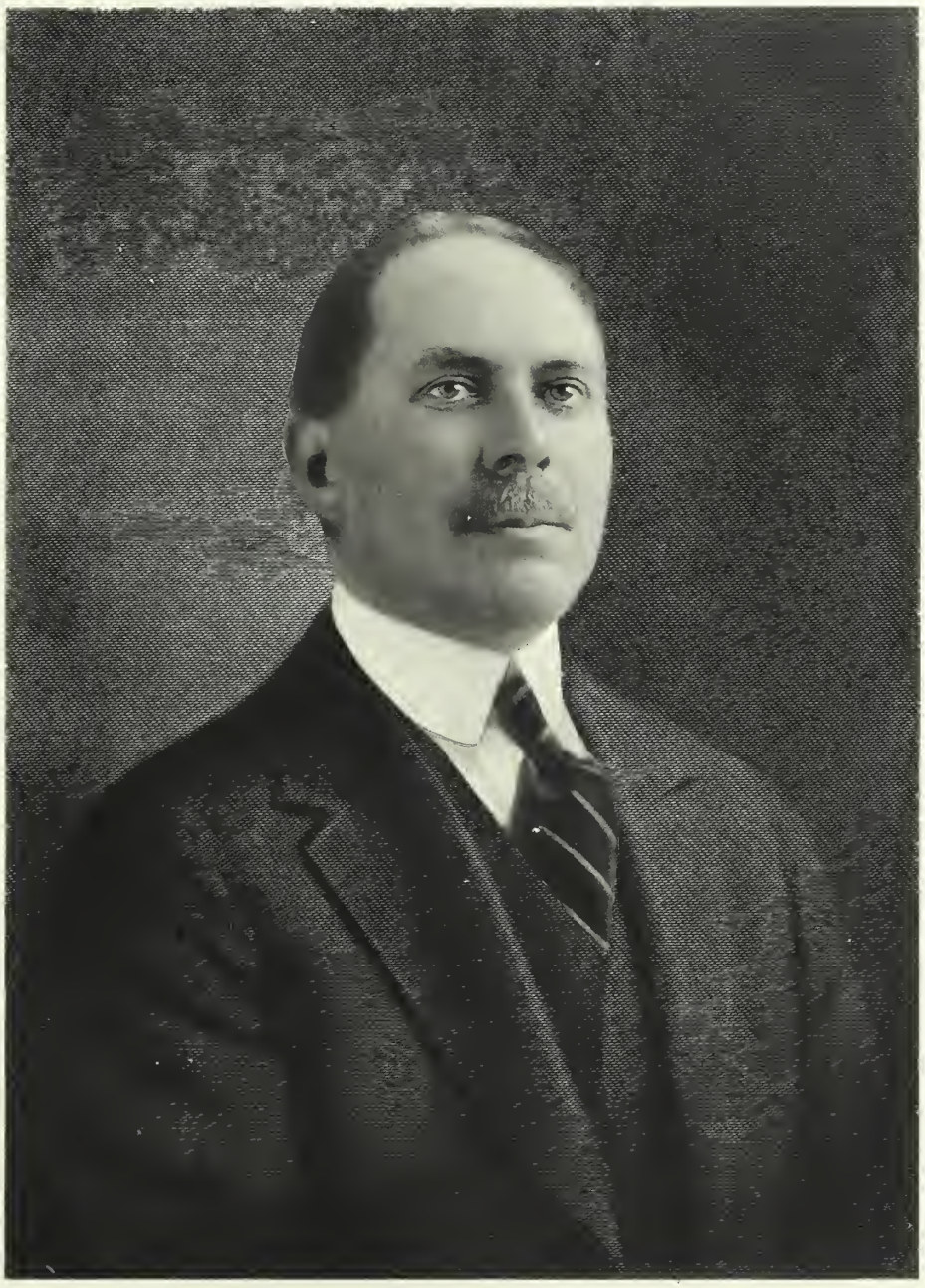
James E. Stark

James Edward Stark

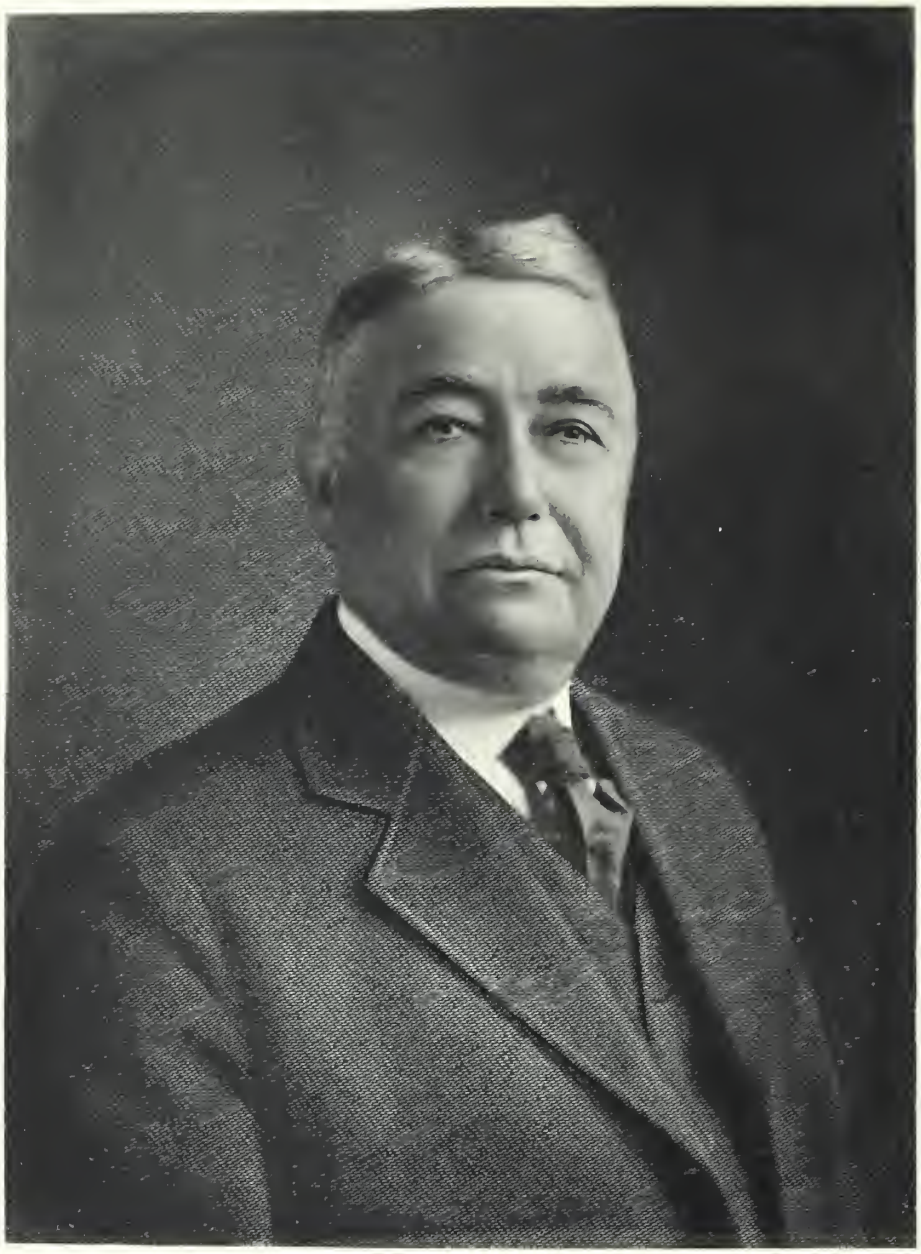
JAMES EDWARD STARK went into the lumber business in Chicago, where he was born, spent his early years in it and an allied line, and now may well be said to be at the top of it. The son of James Henry and Mrs. Phebe Eliza Stark, he was born June 24, 1868, and attended the public schools in Chicago. In 1884, he went with the Lumber Exchange in Chicago, and after four years with that concern he connected himself with the Lumber Trade Journal, where he spent two years. In 1890, he joined the active forces of George T. Houston & Company, of Chicago. He came South and spent five years with Houston Brothers, then located at Bigbee, Mississippi. He moved to Memphis in 1899, and three years later organized the firm of James E. Stark & Company, Inc., which took a high stand from the first in this great lumber market and has grown steadily until it ranks second to none. From the first he made a specialty of buying high grade lumber from the mills of the surrounding territory, and through strict business integrity, first in wholesaling, later in manufacturing hardwood lumber, veneers, flooring and other similar products, has established a business of enviable reputation, both in the domestic, as well as the foreign markets of the world. First, in connection with his export business, which has grown to tremendous proportions, and later for pleasure, Mr. Stark has spent many seasons in Europe and traveled time and again all over it. He has also crossed the Pacific Ocean and cruised the beautiful green Caribbean Sea, visiting the main cities of Central America. As his original business of James E. Stark & Company, Inc., prospered financially, as well as in volume, Mr. Stark began to branch out into other lines of lumber. He is not only president of the original firm, but also of the Memphis Veneer & Lumber Company, president of the Memphis Hardwood Flooring Company and vice-president of the Tennessee Hoop Company. He is one of the most active members of the Southern Hardwood Traffic Association, having been president of that organization during the years of 1917, 1918 and 1919. There he was of great value to the entire lumber trade, for his work in organizing the different departments of that association and securing a fair and proper adjustment of lumber rates and rules governing them with the transportaion companies. He is a member of the Tennessee Club, Memphis Country Club, Chamber of Commerce and the Lumbermen's Club. Leading factor as Mr. Stark has been in the development of the lumber industry he still has had time to be equally as effective in all general movements for the development of the community. He was married first in Chicago in 1898 to Miss Jessica Houston, and after her death married to Miss Marion Hatch, also of Chicago. His children are James Edward, Jr., and Misses Jessica and Sarah Stark.

W. R. Humphrey

WILLIAM RIVERIUS HUMPHREY, planter, cotton shipper, banker, compress operator, and public spirited citizen of Greenwood, Mississippi, was born in Guilford, Chenango County, New York, July 26, 1869, the son of George Frederick and Matilda M. (Osborn) Humphrey. At the age of twelve years he went to work in a flag stone quarry, and he put in his time there and in farming in Chenango County until he was nineteen years of age, securing what education he could at the common schools and at a business college between the times that he was working. Then he taught school for a time and at the age of twenty-one years he came south, stopping at Vicksburg, Mississippi, where he worked for two seasons in the cotton office of John Thompson & Company as bookkeeper. He moved to Greenwood late in 1894, where he and Major M. C. Humphrey established the firm of Humphrey & Company and began the buying and shipping of cotton. The firm started in a small way, handling but three thousand bales the first year, but the high degree of energy, efficiency and sterling honesty which Mr. Humphrey put into it from the beginning has sent it steadily to the front until now the firm does a business of some 150,000 bales per annum. This is mainly in benders and the extra staples. Major Humphrey died in 1910 and since that time Mr. Humphrey has conducted the business as sole owner. Now the firm has fifteen buying branches, mainly in Mississippi, but also extending into Tennessee and Texas, while it maintains selling offices in New Bedford, Massachusetts, and in Liverpool, England. In this connection Mr. Humphrey is a member of the New York and New Orleans Cotton exchanges and an associate member of the Liverpool Cotton Exchange. He is president of the Shellmound Plantation Company, planting forty-eight hundred acres of cotton, and of the Taconic Plantation Company, planting a thousand acres. He is president of the Sunflower Compress Company at Indianola, and of the Rosedale Compress Company; vice-president of the Greenwood Compress & Storage Company; director in the Tallahatchie Compress Company; president of the Humphrey-Coker Seed Company of Hartsville, South Carolina, and Greenwood; of the Lawrence Printing Company, and the Schilling Auto Company of Greenwood, and a director in the Greenwood Bank & Trust Company. As president of the Greenwood Chamber of Commerce he is one of the most active factors in the growth of the community. He is also a member of the Presbyterian Church, a Rotarian, an Elk and a Knight of Pythias. When the Delta Bank failed in 1913, Mr. Humphrey through a sense of moral obligation although not legally liable, cast his entire personal fortune into the scale. He gave up a quarter of a million dollars but every depositor was paid in full. Mr. Humphrey and Miss Susan Baird were married June 3, 1914. They have two children, William R. Humphrey, Junior, and George Frederick Humphrey.



W. R. Humphrey.



B. O. McGee

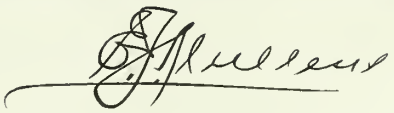
B. O. McGee

BURRELL OTHO McGEE, pioneer merchant, planter, banker, cotton buyer and capitalist, is one of the most progressive and successful citizens of the Mississippi Delta. Born in Anderson, South Carolina, November 18, 1857, the son of William S. and Annie (Brock) McGee. They moved to Tate County, Mississippi, where he was educated in the public schools and under a private instructor. At the age of eighteen years he began work as a clerk for Smith & Company, at Senatobia, Mississippi. Later he and his father entered business under the firm of W. S. McGee & Son, which firm operated a general store on the Lynnwood Plantation in Tate County, which he managed quite successfully. In 1886 he moved to the Delta since which time he has been engaged continuously in various lines of business in Leland, Mississippi, where he has been one of the biggest factors in the marvelous development of that wonderful section. His first connection there was as manager of the large store owned by Gabbert, Moore & Company, in which he had an interest, which firm was succeeded by the present firm of McGee, Dean & Company, composed of C. C. Dean and himself, which is one of the strongest and most successful firms in the South today. In 1899 he organized the Bank of Leland and has served as president since its organization, which bank enjoys the reputation of being one of the strongest and largest banks in the State. He is also president of the Leland Compress Company, which was organized due to his efforts, and vice-president of The McGee Dean Company, large mercantile firm, which supplies their large planting interest, and owns thousands of acres of Delta lands; also senior member of McGee, Dean & Company, cotton buyers, exporters and planters, who have branch buying offices at Greenwood and Clarksdale, Mississippi, Memphis, Tennessee, and New Orleans, Louisiana, and selling offices at Boston, Massachusetts, New Bedford, Massachusetts, Providence, Rhode Island, Gastonia, North Carolina, and Liverpool, England, and who own and cultivate approximately twenty thousand acres of land, and are known throughout the world for their honest dealing. He has vast other interests financially in various lines. Mr. McGee is a member of the Baptist Church and takes much interest in religious affairs. He is one of the best posted men on history and affairs of Leland and Washington County, big hearted, public spirited, known and appreciated by the entire community. On December 28, 1887, he was married to Miss Cora Dean of Senatobia, who died in 1899, having two sons and one daughter. Charles H. and Ralph received their education at Mississippi College, Clinton, and Virginia Military Institute at Lexington, Virginia, and are engaged actively now with their father in their extensive planting and cotton business. Camille is a graduate of Blue Mountain College, Blue Mountain, Mississippi, and also a graduate of the Conservatory of Music at Boston, Massachusetts, where she finished with honors. In December, 1901, Mr. McGee and Mrs. Addie Milam were married.

E. J. Mullens

EDWIN J. MULLENS of Clarksdale is one of the few natives of Coahoma County, Mississippi, of his age, for he was born there November 5, 1860, the son of B. S. and Mattie A. Mullens, and he has been a conspicuous factor in transforming it into the garden spot of the world, which it now is, from the wilderness in which he first saw it, named, appropriately at that time, after the Indian word which meant red panther. He has had the satisfaction of seeing lands which he bought for six dollars per acre increase to four hundred dollars, and he attributes most of this increase in value to drainage and good roads, for both of which he has ever been a strong advocate, having been appointed by the governor a commissioner of the first drainage district organized in the county. Having received a common school education, partly in Alabama and partly in Mississippi, he entered business for himself in 1900, planting and merchandising under the firm name of E. J. Mullens at Clover Hill, and with very little capital, but today he operates five thousand acres and is rated far above a million dollars in his assets. He has no taste for politics, but has consented to act as president of the drainage district and member of the board of supervisors for the good that he could do for his community. In both positions his unswerving honesty, devotion to every duty and sound judgment were of great value to the taxpayers. He is first vice-president of the Planters Manufacturing Company, director in the Planters Bank, director in the Delta Grocery & Cotton Company, director in the Coahoma Cotton Sales Company, stockholder in the Peoples Compress Company, director in the Johnson-Harlow Lumber Company, director in the Friedman-Schultz Shoe Company and director in the new wholesale drygoods company. But Mr. Mullens' real enjoyment is derived from his church and charitable work. Growing up at a time when his country was considered wild in the habits of much of its population as well as in its lack of physical development, he was ever of a deeply religious turn of mind, but never narrow. For several years he has been chairman of the Methodist Finance Committee, he and all of the members of his family being members of that denomination. It was through him that the $100,000 Methodist Church was built at Clarksdale. He is a trustee in the Mississippi Childrens Orphan Home at Jackson, and has adopted one of the little boys from that institution. His motto in life is to help his fellow man, regardless of who he is and what his station in life may be, and he has aided many a struggling man back into the right road. Mr. Mullens was married on March 18, 1896, to Miss Clara Bobo, daughter of John Bobo, and a member of one of the leading families of the Delta. Their children are E. J., Jr., and Mrs. Mary Lane Armstrong.







James D. McDonald

S. F. McDonald

WHEN Samuel Flatcher McDonald came to Memphis, Tennessee, in 1901, it required $1,660 of his capital of $1,700 with which to equip a small bakery on Madison Avenue just below Third Street, and with the remaining $40 he bought ten barrels of flour C. O. D., resulting in this flour being both his stock of raw material for manufacturing and his cash capital for operation. But if he happens to tell you this, there will be in his manner no suggestion of self adulation, but on the contrary a sincere expression that since Memphis has been good enough to him to make this possible, he ought to try to be good to Memphis. Memphians know that he has shirked no public obligation, first with his time when time was the main thing that he had, and later with both his time and his money as he had prospered. Mr. McDonald was born in Biggsville, Illinois, July 9, 1871, the son of William and Rebecca (Nelson)McDonald. The family moved to Kansas City, Missouri, in 1878, where he got some schooling, but also had to work, having been the youngest elevator boy in the then drygoods house of Bullene, Moore, Emery & Company. When he was ten years of age, the family moved to Leavenworth, Kansas, where he attended the public schools until he was sixteen years of age, when he went in a minor capacity with the Lysle Milling Company. That was the only concern for which he ever worked after quitting school. He remained there until 1901. During the latter part of the time that he was with the Lysle company, he traveled selling flour for several years in the country south and west of Memphis, and realized from the fertility of that land that Memphis had a great future. He finally came into Memphis to see what sort of a city was the logical center for that section. He saw the possibility here and at once took advantage of it, moving here in 1901, when the commercial baking industry was in its infancy. A grocer then who bought half a dozen "pones" as they were called here, was a fine customer. Largely through the grade of his product and the service which he rendered to the public, Mr. McDonald has seen the business grow in Memphis to its present proportions and working upon his assumption that native Memphians neither appreciate the Memphis of today nor realize the Memphis of the future, he is laying all of his plans for a far greater business. Mr. McDonald long has been an active member of the Associated Charities, and was chairman of its committee which in 1914 brought the National Sociological Congress here, but his most active work for the public good has been as an originator and constant worker for the Chamber of Commerce Farm Bureau. He is a member of the Rotary Club, Chamber of Commerce, Colonial Country Club, Al Chymia Temple and a director in the Commercial Trust & Savings Bank. He married Miss Kate Early Prest in 1895. S. Floyd McDonald is their only child.

W. A. Ransom

WILLIAM ANDERSON RANSOM, president of the Gayoso Lumber Company, Memphis, Tennessee, is a native of Middle Tennessee, and was born November 8, 1878, in Murfreesboro, the son of James A. and Lillie (Anderson) Ransom. He was educated in the public schools of Murfreesboro and later went to Webb's School, Bellbuckle, Tennessee, where he finished his education. When he was twenty-three years old he went into the lumber business for himself in Murfreesboro and at the age of twenty-four he married Miss Lillian Hodge, of Murfreesboro. They now have one son (Charles R.), and a daughter (Florence Hodge). Shortly after entering the lumber business in Murfreesboro Mr. Ransom took his brother, Charles R. Ransom, into the business as a partner and for three years they successfully operated under the firm name of W. A. Ransom & Company. The business was then moved to Nashville where they continued to do a nice business and in 1906 the business was again moved to Memphis, where the Ransom brothers organized the Gayoso Lumber Company—W. A. Ransom being president and general manager and C. R. Ransom becoming secretary and treasurer. Since its organization the Gayoso Lumber Company has steadily grown and expanded until the product of its mills is known, not only from the Great Lakes to the Gulf and from the Atlantic to the Pacific, but in foreign lands, where a nice export business is done with the United Kingdom and the Continent. The company has large timber holdings in St. Francis County, Arkansas. This property is situated near the Bankhead Highway and is only twenty-five miles from Memphis, and as fast as the timber is cleared from the land it is being turned into a model plantation. Here Mr. Ransom intends building an ideal country home. He has selected a beautiful building site surrounded by great oak trees and he proposes to install every modern convenience known to the city home in his country place. Practically one thousand acres have been cleared and more will follow as soon as it can be made ready for the plough. The land is very fertile and produces fine crops of cotton, corn and alfalfa. Mr. Ransom's latest purchase for the Gayoso Lumber Company consists of eight thousand acres of fine hardwood timber near Grenada, Mississippi. It is his idea to erect a large band mill in Grenada for the purpose of cutting this timber. It will be necessary to build several miles of railroad, erect office buildings, a hotel for the accommodation of employees, open a lumber yard and the entire proposition will represent, when complete, a large investment. He hopes to have this plant in operation within a short time, and intends devoting the product of this mill largely to the export trade. In addition to his interests outside of the city of Memphis, Mr. Ransom is always deeply interested in the affairs of his home city and is a member of the Tennessee Club, the Memphis Country Club, the Colonial Country Club, the Lumberman's Club and the Chamber of Commerce.



W. A. Ransom



C. L. Tinley.

C. L. Sivley

CLARENCE LEE SIVLEY, Memphis, Tennessee, one of the leading lawyers of the Mid-South, and also a large planter of cotton in the Mississippi Delta, was born in Hinds County, Mississippi, near Raymond, March 14, 1871, the son of William Rufus and Lelia Josephine Sivley, she being a niece of Judge Stokes, long a leader of the bar at Hernando, Mississippi. Judge Sivley's father, also a native of the same locality, was one of the large planters and slave-holders in that section of Mississippi prior to the Civil War. Judge Sivley's great-grandfather was a native of Holland and went to where Huntsville, Alabama, now is at the same time that did the man for whom it is named. He was a typical thrifty Hollander who reared on the creek below Huntsville a large family which became prominent in both Alabama and Mississippi. Judge Sivley's grandmother on his paternal side was Miss Eliza Burleson of Decatur, Alabama, a family as conspicuous for its strength in the early days of Alabama as it since has become in the public affairs of Texas and the Nation. Judge Sivley grew up on his father's plantation and then went to the Chamberlain-Hunt Academy at Port Gibson, Mississippi, where he received his intermediate education and then to the University of Mississippi at Oxford, where he took both the literary and law courses. Upon the completion of the latter, he opened an office for the practice of his profession in Oxford, where he enjoyed a constantly increasing practice until 1906 when the trustees of the University recognized his ability and elected him professor of law in the institution from which he had graduated thirteen years previously. He filled that position with credit to both himself and the University for the term of 1906-7, when he resigned and came to Memphis. The bar recognized at once in him an able accession to its ranks and the public speedily reached the same conclusion as to his capacity as a lawyer and his clientele grew steadily until 1910, when he accepted the position as general attorney for the Illinois Central and Yazoo & Mississippi Valley railroad systems, with headquarters in Chicago. He held that for five years, but he loved the general practice of law better than having merely one client, resigned in 1915 and returned to Memphis, where he is the head of the firm of Sivley, Evans & McCadden, than which there is no stronger law firm in the Mid-South. Judge Sivley has never sought public office, but was a member of the Mississippi State Democratic committee for ten years and a delegate to the National Convention in 1904. He is a member of the Phi Delta Theta fraternity, the Tennessee and Memphis Country clubs and Chamber of Commerce, and of the University and South Shore Country clubs in Chicago. He and Miss Minnie Clopton were married November 29, 1899. Their only child, Clarence Lee, Junior, died in 1908, at the age of nineteen months.

Dr. P. W. Toombs

PERCY WALTHALL TOOMBS, Memphis, Tennessee, physician and surgeon confining his practice to obstetrics and gynecology in which line he has risen rapidly to a point where for some years he has been recognized by the medical profession generally as one of the leaders in the Mid-South, is a native of Greenville, Mississippi, where he was born August 5, 1880. His father, Doctor Reuben Sanders Toombs, was one of the leading medical men of the Mississippi Delta and later of Memphis for a number of years. His mother was formerly Miss Fannie Ray. His Christian names—those of two Mississippi families highly distinguished both for their attainments and refinement, indicate the class to which the Toombs family belonged and the circle in which its friendship and associations lay. The senior Doctor Toombs sent his son to Georgetown College where he received at the age of twenty-one years the degree of bachelor of arts, as the honor member of the class of 1901, being its valedictorian. The young man then decided to follow the footsteps of his father and went to Tulane University in New Orleans where he earned the degree of doctor of medicine in 1905. His honors there were as signal as they had been at college, for he was chosen orator of the day for the Founder's Day celebration of Tulane University in his graduating year. He returned at once to his home in the Mississippi Delta where he began the practice of his profession under the most auspicious circumstances. During the two years that he remained there Doctor Toombs was district surgeon for the Yazoo & Mississippi Valley and the Southern railroads. He also was president of the Greenville Board of Health for the same period. These positions together with the general practice which came to him would have more than satisfied the ordinary young doctor, but he sought a wider field and in 1907 came to Memphis. Here he was district surgeon for the Illinois Central Railroad system from 1908 to 1916, when he resigned to give all of his attention to his then large practice. Immediately upon coming to Memphis he was elected professor of physiology at the College of Physicians & Surgeons, which chair he filled until 1909, when that institution became the College of Medicine of the University of Tennessee. Since then he has been professor of Obstetrics in the latter college. He has been obstetrician-in-chief at the Baptist Memorial Hospital and at the Memphis General Hospital since 1909. In 1915 he received the degree of Fellow of the American College of Surgeons. He is a member of the Phi Delta Theta literary and the Phi Chi medical fraternities. He is a thirty-second degree Mason, a Shriner, a Knight Templar; a member of the Chamber of Commerce, the Memphis Country Club and the Rotary Club. Doctor Toombs and Miss Amy Morton were married February 15, 1915.



Percy W. Bonnell



A. C. Bowles

R. C. Townes

RICHARD CARNOT TOWNES, planter, merchant and banker, Philipp, Mississippi, was born January 16, 1871, at Palo Alto (High Tree)Landing on the Tallahatchie River near Minter City, the son of James Armstead and Emma (Kennon) Townes. His father was a pioneer settler in that section of the country, became probably the largest individual planter in the Delta and for many years had a standing for integrity, honesty, charity and ability second to none. Mr. Townes attended the public schools of Minter City until he was fourteen years of age, when he went to the Webb School at Bellbuckle, Tennessee, for two years and then to the University of Mississippi for the same length of time. At the age of nineteen years he took charge of some fifteen hundred acres of land belonging to his father on which he was born, and managed that with success for two years. Upon having attained his majority, he began planting on his own account with seven hundred and forty-six acres, a portion of the place that he had been managing for his father. Under the able tutelage of his father he has become one of the best planters on the river, and has become one of the most successful. He owns now nearly five thousand acres of the beautiful Tallahatchie River land, about two-thirds of which he has in a high state of cultivation. He lives on his plantation in a magnificent mansion supplied with artesian water and electric lights; manned by a corps of trained servants most of whom were born on the plantation, many of them descendants of slaves in the family; and with concrete walks connecting the mansion with the various outhouses and quarters, all of which are in keeping. In fact he has in the country every convenience of both the city and the country with none of the nuisances of either. Aside from his plantation, Mr. Townes is president of the Planters Bank of Philipp, and a stockholder in the Minter City Oil Works; the Delta Grocery & Cotton Company of Clarksdale, and Graves-Dix (Inc.) of Memphis. Mr. Townes has never sought public office, but at the request of Governor Brewer he accepted appointment as a member of the Upper Yazoo Levee Board, where his sound business judgment, sterling integrity and absolute honesty were of great benefit to the entire district for four years. He is also one of the three commissioners who serve without pay and have given Tallahatchie the finest road in the state, extending its entire length and connecting with the Coahoma and LeFlore County systems. He is a member of the Methodist Church; of the Beta Theta Pi college Greek letter fraternity; of the Greenwood lodge of Elks, and for twenty-five years has been a member of the Tennessee Club in Memphis. He and Mrs. Townes have traveled widely throughout this continent and Europe and Asia. Mr. Townes and Miss Josie Ford of Shreveport, Louisiana, were married June 8, 1904. They have no child.

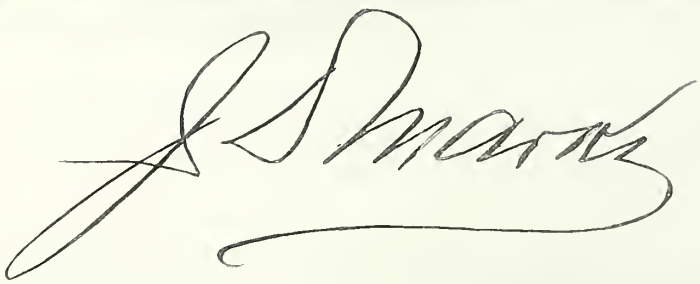
S. L. Dodds

SYDNEY LEE DODDS, planter, manufacturer, business man and philanthropist of Clarksdale, Mississippi, had attained ample financial success in life, ever helping some weaker one up the ladder as he himself climbed higher, but it remained for the entry of his country into the World War to show the metal that was in him. He cast himself and his entire fortune into the scales. Too old for military service, he tendered to the government his services, his wagon factory at Clarksdale, his beautiful home at Biloxi, Mississippi, in fact everything that he possessed, free from a cent of profit to himself. He made many trips in the interest of war work, and never turned in a bill for a cent for any expense incurred by those trips. He was made a member of the appeals draft board for his native state of Kentucky, and served as chief of the American Protective League for his section, where he ran down many ugly cases and saw a number of men forced into the army or behind penitentiary bars. When Liberty bonds began to issue, he not only bought heavily himself, but instructed the head of each of the many concerns that he controlled to take double all assessments and that employes were to take double the amount that the employe might be assessed for each issue, and assisted them in doing so. He has never sold a Liberty bond, but on the contrary has bought, not at the market discount, but for par and accrued interest every one offered him by a widow, preacher or veteran forced to sell. Mr. Dodds was born at Hickman, Kentucky, October 5, 1865, the son of Johsua Hickman and Martha Freeman Dodds. He had a public school education and worked his way for two years at ten cents per hour through the college at Lexington. He worked on a farm at home at twenty dollars per month and in 1888 went to the Mississippi Delta, hauling logs at Shelby, driving the team himself. He and his brother bought one hundred and seven acres, mainly on time, where Doddsville now is. There they cleared, paid for and developed finally five thousand five hundred acres. This was later sold for a then fancy price. He has been from its organization a stockholder and director in the Planters Bank; is a stockholder and director in the Delta Grocery & Cotton Company; owner of the Dodds Wagon Company, recently consolidated with the James & Graham Wagon Company; stockholder and director in the Friedman-Schulz Shoe Company; director in the Valley Drygoods Company; president of the Valley Construction Company, and director in the Carnegie Library. Mr. Dodds and Miss Anna Baltzer were married June 10, 1896. They have two children, Sydney Baltzer and Miss Anna Lynne Dodds. Mr. Dodds for years has laid aside a per cent of his income regularly for the education of worthy poor children. So far he has aided fifty-nine through college and says that he hopes to make it a thousand before his death. He is an ardent lover of clean out-of-door sports, especially hunting and shooting.



D. L. Woods





J. D. Marks

JEFFERSON DAVIS MARKS, Memphis, Tennessee, general manager, secretary and treasurer of the Memphis Rice Mill, and vice-president and general manager of the Joy Rice Milling Company of Wheatley, Arkansas, was born January 16, 1866 at Osyka, Mississippi, a few miles inside the State of Mississippi from the Louisiana line, the son of Joseph and Sarah Francis Marks. He left school at the age of fourteen years and became a clerk in a general merchandise store. He learned telegraphy and for a time served as agent for the Illinois Central Railroad at Jackson, Mississippi, and at Amite, Louisiana. In fact Mr. Marks spent most of his life in Louisiana until he came to Memphis. In 1891 he went to Crowley, Louisiana, where he opened a store and conducted it for four years and then went into the business in which he has become one of the leaders in the South—that of milling rice. It then was in its infancy. There were only ten mills in the United States when he built his first one. In 1895 he became interested financially in the rice mill at Crowley and took charge of its management. It was known as the Marks Rice Mill. In 1903 he erected the Ida Rice Mill at Rayne, Louisiana, and the Morse Rice Mill at Morse, Louisiana. He conducted all of these institutions with such great success that in 1911, he was induced to come to Memphis and become interested with Mr. Joseph Newburger and Mr. Sylvan Levy in the Memphis Rice Mill, which he erected and which he has managed from that time to this. It is said by experts to be second to none in the rice belt for economy of operation and the class of its products. Mr. Marks has been an important factor in the development of rice culture. In 1895 there were but five million bushels of the grain produced in the United States and there was not an even fairly equipped mill, the old pounder system being used for reducing the crop to an edible state. Now the production amounts to some fifty million bushels and there are hundreds of mills, the crop in Louisiana surpassing in value that of either her sugar or her lumber. From the hazardous dependence upon rains for the necessary overflows of the rice fields, the industry now has certain irrigation by pumps. In Louisiana, Mr. Marks took a keen interest in public affairs. He was delegate from the Seventh Congressional district to the Democratic National Convention in 1904, served long as an alderman of Crowley, was a major on the staff of Governor Jared Y. Sanders, chairman of the board of health when yellow fever was kept out of Crowley by sanitation, and one of three commissioners which located the State Rice Experiment Station at Crowley, an institution of great value to the entire industry in the State. He was a member of the Louisiana Agricultural Board, representing the Seventh District. Mr. Marks and Miss Carlon Sternberger were married January 14, 1891. Their children are Louis S. and J. D., Junior.

J. T. Coston

JOSEPH TRIBBLE COSTON, Osceola, Arkansas, one of the leading lawyers of eastern Arkansas, is a native of Tennessee, where he had achieved prominence before going to Arkansas. He was born on a farm near Elora, Lincoln County, Tennessee, March 14, 1869, the son of James Joseph and Mary Marinda (Smith) Coston. Educated in the common schools of Lincoln County and at the law department of Vanderbilt University, he practiced law at Fayetteville, Tennessee, from 1891 to 1900. The most important case with which he was connected in Tennessee was his association in the successful defense of Colonel Holman when George L. Diemer sued him for $10,000 for alleged breach of trust. However, Mr. Coston with characteristic modesty says that he thinks his employment in this case was intentionally more beneficial to himself than to the colonel. Immediately upon going to Osceola in 1900, Mr. Coston took high rank at the bar and has held it ever since. Probably the most important litigation that he has handled there in so far as its effect upon the community at large is concerned was in connection with the drainage systems. Northeast Arkansas was a pioneer in the South in the matter of drainage. Many progressive strong men realized its necessity and ultimate value to all. Others preferred to hold their lands for future advances in prices and could not afford to do so and pay the heavy taxes which drainage would necessitate. This meant an inevitable clash. Mr. Coston represented the progressive element in the original litigation in which the constitutionality of the drainage laws was at issue and secured from the Supreme Court a sweeping decision upholding the act of 1909 and giving it a broad interpretation under which it has been possible to install the magnificent system of drainage in Mississippi County and later in the other counties of the St. Francis Basin. Now you cannot put your foot down in Mississippi County without stepping on soil that has been benefitted by drainage districts which Mr. Coston has organized as attorney for property owners. Mr. Coston has never held public office except that he was elected to the Tennessee legislature from Lincoln County in 1898 and served with a most creditable record. His library of forty-five hundred volumes is said to be one of the two best law libraries in the entire South. During the World War he was in every Liberty loan and Red Cross drive and was chairman for the lower portion of his county for the sale of war savings stamps, to which he gave two days a week from March to October averaging two speeches a day. He is a member of the commission for examining applicants for admission to the bar. He is a Methodist, Mason, Knight of Pythias and Odd Fellow. Mr. Coston and Miss Cora Goodrich were married October 10, 1894. Their children are James Goodrich, Sarah Clark, Anna Lee and Mary Hale Coston.



Joseph Tribble Costen



J. J. Walsh

J. T. Walsh

JOHN THOMAS WALSH, merchant, banker, farmer and capitalist, was born near Chicago, Illinois, December 7, 1854, but came to Memphis with his parents, who were of Irish extraction, at the age of five years. He has lived here ever since, and has been one of the most important factors in the growth of the city. He attended the public schools of the city for a time, but the condition of the family's finances was such that at the age of fifteen he went to work in the cigar stand at the Worsham House, then located on the site where the new Tri-State million-dollar hotel, of which company he is the president, soon will be erected. The following year, 1870, he went to work as a clerk for M. J. Gorman in a grocery store. On the first of January, 1873, he went to work on the Louisville & Nashville Railroad as a brakeman, later becoming a baggageman. His mother died of the yellow fever that summer, his father having preceded her in 1861. With what he had been able to save he bought out the cigar stand at which he had done his first work, and where his younger brother, Anthony, had succeeded him. Anthony continued to manage that business, while the elder brother remained with the railroad until the fall of 1877, when he and his brother, with what they had been able to accumulate, organized the grocery firm of J. T. Walsh & Brother at the corner of Overton and Main, which still does under the same name a magnificent business two blocks further south. The business prospered from the beginning and no man, not even the proprietors, ever knew how much groceries went without hope of reimbursement to poor families in distress or how much money was paid out for rent to prevent the ejection of widows. The brothers knew every man, woman and child in North Memphis and almost the same might be said of the northern portion of the county, and they had done favors for most of them. Their kindly dispositions, obliging manners and capacity as merchants brought them a tremendous trade, even far across the line into Tipton County. Much of their surplus income was invested in lands in the northern part of the country at a time when land was cheap. In 1909, Mr. Walsh was most active in the organization of the North Memphis Savings Bank of which his brother Anthony was president until he died in 1912, and to which office he succeeded him. Mr. Walsh for years was a power in politics and still is when he cares to exert himself. He was elected a member of the Board of Public Works in 1893, police and fire commissioner in 1904, and was vice-mayor from 1906 to 1909. He was on the committee which built the General Hospital and on the Courthouse Commission, and is a member of the Auditorium Commission. He married Miss Elizabeth Bannon, July 22, 1879. Their children are: Anthony P., John T., Jr., Margaret M., Helen M. and Elizabeth G.

L. K. Salsbury

IT remained for a Michigan man—at that a lawyer—to come South, develop the big idea in cotton planting and to become the biggest producer of cotton in the world. This is only one of the many achievements of L. K. Salsbury since he came to Memphis. Born at Saline, Michigan, March 11, 1867, the son of George and Corintha Salsbury, he was educated at Albion College, Albion, Michigan, from 1884 to 1887, and in 1890 he was graduated from Ann Arbor with the degree of bachelor of law, having financed himself through both institutions. He practiced law in Grand Rapids until 1902, the following year moving south, practically without means, where he entered upon a business career which has been one of the most successful of any in the Mid-South. His first business in the South was in dealing in timber lands. Then he operated saw mills for a time. He spent eight months in Canton, Mississippi, then a year in New Orleans, and then moved to Memphis. His first conspicuous act here was the organization of the big corporation—the first of its kind—which acquired the Robinsonville, Mississippi, plantation, which land has recently sold for the highest price of any pure farm land in this section of the country. He was president of the Mary Mac Plantation Company, which operated that business, until he went to Europe in 1910-11 and financed the Mississippi Delta Planting Company, owning thousands of acres of land near Scott, Mississippi, the largest cotton producer in the world; employing three hundred white men and thousands of negroes; spending $50,000 yearly conducting the largest seed experimental station in the South, the benefit of which is given free to the public; doing a big lumber manufacturing business and being the largest sellers in the country of cotton planting seed. This is only one of the big enterprises in which Mr. Salsbury is interested. He and a few associates own tremendous timber tracts in Arkansas, and no business proposition is too big for him to grasp its possibilities almost instantly, and handle if it possesses merit. Mr. Salsbury has no taste for holding or seeking public office, but for some years no man in Memphis has surpassed him in the promotion of any movement for the improvement of Memphis. He has given liberally of his time and his high degree of efficiency to every campaign for Liberty loans, hospitals and in fact every worthy cause or eleemosynary institution. He closed a most successful incumbency of one year as president of the Chamber of Commerce in 1919. Wide travels not only in the United States and Canada, but all over Europe and Egypt, have made Mr. Salsbury one of the broadest men in the community. He is a Shriner, a thirty-second degree Mason, and a member of the Colonial Country Club. He was married November 10, 1890, to Miss Gertrude Shanks. The union has been blessed with only one child, Miss Helen, who is the wife of Dr. Shields Abernathy.





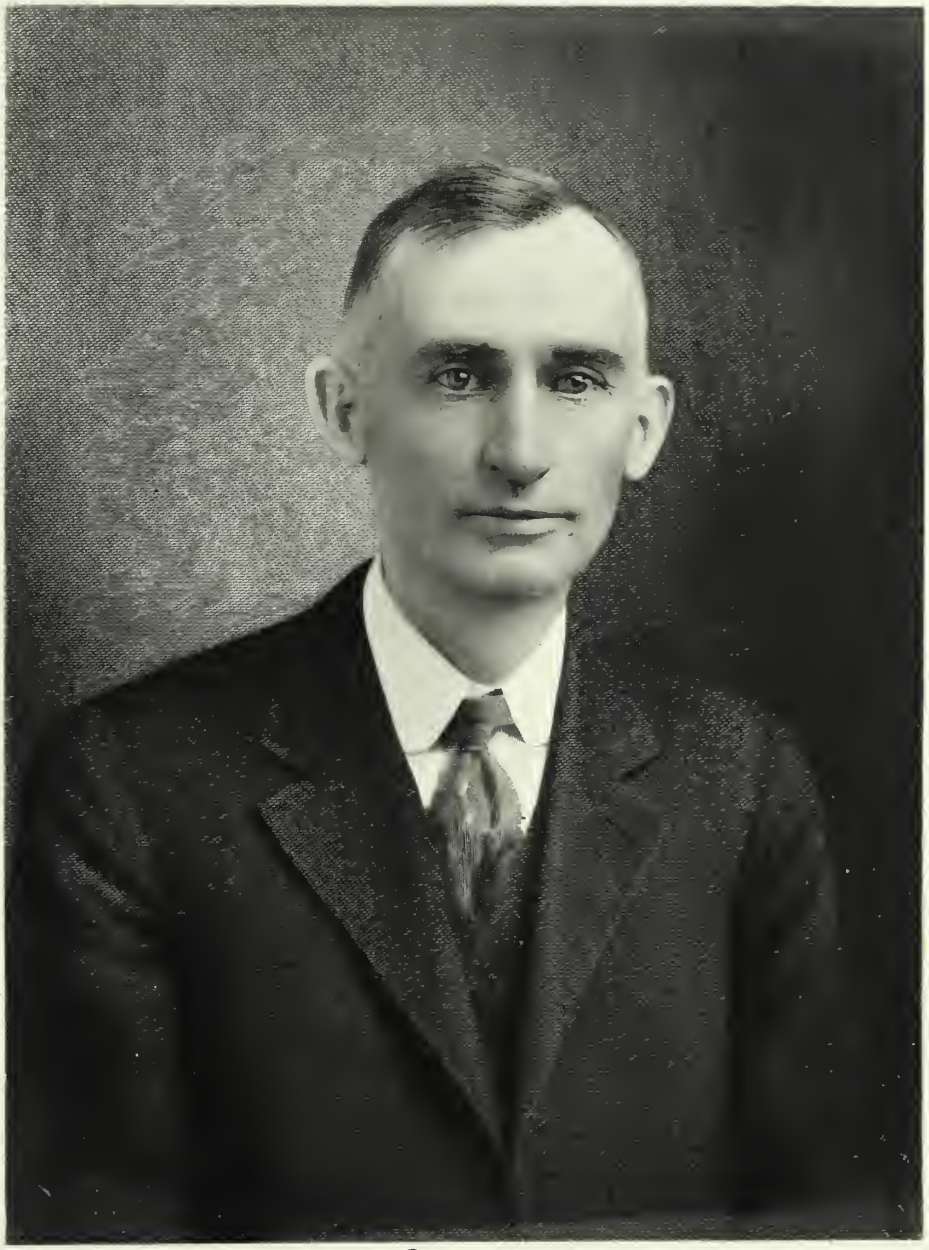
N. L. Haeber

H. L. Walton

HARRY LUDLOW WALTON, Minter City, Mississippi, one of the most successful planters, shrewd business men, progressive citizens and delightful companions in the entire Delta, is a Quaker by ancestry and in religion, broadened by growing up in Illinois and spending his young manhood on the wide prairies of Kansas during the boom and town-site-fight days. He was born in Chester County, Pennsylvania, April 2, 1863, the son of Jeremiah Barnard and Anna M. (Pyle) Walton. When he was a child the family moved to Illinois, where he received a common and high school education and then finished the course at Grand Prairie Seminary at Onarga, when he was nineteen years of age. He worked on a farm near Champaign, Illinois, for two years, and at the end of that time being just of age, he migrated to Kansas, stopping at Scott City. This was in 1885, just as the professional boomers were becoming experts in the building of cities over-night, selling the property the next day and the next night laying out another city; in the meanwhile having frequent pitched battles over the location or removal of a county seat. Mr. Walton helped organize the country around Scott City into Scott County, with Scott City as it county seat and held it against all comers. Land was changing hands rapidly and he was elected registrar of deeds, which he held for two terms or four years. During his residence there he also engaged in the cattle business. After half a dozen years in Kansas, Mr. Walton moved to Joplin, Missouri, just about the time that lead and zinc were found there in large quantities. However, he loved the tilling of the soil, and returned to Champaign, where he spent six years farming and raising stock. Then he in partnership with an uncle went to Mississippi where they bought seventeen hundred and fifty acres of the prettiest land in the Delta at Sunnyside (now Walton) just a few miles below Minter City. Many of the up-country men who moved into the Delta failed to grasp the peculiar local conditions and for that reason did not find it agreeable, but Mr. Walton from the moment that he landed in the Delta entered heartily in the spirit of affairs there, joined with the better element in every movement for the improvement of conditions and brought with him many excellent progressive ideas which they were glad to adopt. He was the pioneer in tile drainage in LeFlore County. He has thrice been drafted into service on the Board of Supervisors, where he was a leader for good roads and for efficient administration of the county's affairs. The county soon will have completed one hundred and seventy-five miles of graveled highways. Some years ago he bought out his uncle's share in the plantation and he now owns six thousand acres, half of which is in cultivation. Mr. Walton and Miss Willie B. Robbins were married January 29, 1889. Their children are J. Barnard, Harry Leslie and Virginia Sophia.

P. B. Lowrance

PRESTON BROOKS LOWRANCE, Memphis, Tennessee, and Ponca City, Oklahoma, for many years one of the largest contractors on the levees along the Mississippi River, a leading planter in Mississippi County, Arkansas, active in many enterprises for the upbuilding of Memphis and the surrounding territory, and now the executive head of one of the main oil companies in the Mid-Continent Field, is a native of the mountains of North Carolina. He was born in Catawba County, August 23, 1876, the son of William Ethel and Fannie (Martin) Lowrance. The father had been a gallant soldier of the Confederacy until he lost a leg in Virginia, and both parents were of singularly high ideals, rearing a large family of sons, none of whom ever had his honor, veracity or integrity questioned. Mr. Lowrance attended school at Stony Point, near his home, and then took a course in Professor Lamond's Business College in Asheville. At the time that he finished at the business college, work on the Vanderbilt Estate at Biltmore, just out of Asheville, was at its height and Mr. Lowrance went to work there for the Otis Elevator Company. The wiry mountain lad, active, agile and industrious as a squirrel, made such an impression on his superiors there that when the Biltmore contract was completed they took him to New York, and he remained with the Otis Elevator Company for several years, working in many of the larger American and Canadian cities. For a time also he worked as a structural steel worker for Post & McCord. In the meantime his elder brother, Charles J., had come to the Mississippi River and formed a partnership with Captain T. S. Aderholdt of Friar Point in the levee contracting business, and a younger brother, Lawson, had followed him in the same line. In 1898, Mr. Lowrance joined them, entering the employ of the firm of Aderholdt & Lowrance as commissary man while building the Dewey Loop at Burk's Landing, Mississippi. Two years later the three brothers bought Captain Aderholdt's interest in the firm and formed the partnership of Lowrance Brothers, from which Lawson later retired, and which for the next thirty years moved more earth in constructing levees along the Mississippi, Arkansas and Red Rivers than probably any other firm ever has moved. Later the other brothers, George, Tait, Edward and Blair, came to the Mississippi River and all the brothers formed the firm of Lowrance Brothers & Company and for many years there were few contracts of any size on the levee line from Charleston, Missouri, to the mouth of Red River of which they did not have a large share, being always favorites with the engineers on account of their combination of one hundred per cent capacity and integrity. Mr. Lowrance and Miss Frances K. Acree of Petersburg, Virginia, were married October 22, 1901. They have three children: Ruth, Bessie and P. B., Jr.



P. B. Lowrance



M. E. Denton

M. E. Denton

JUDGE MANFORD ESCA DENTON, Marks, Mississippi, has been a leading figure ever since he went to Quitman County in the development of that community both along material and moral lines. He was born in Calhoun County, Mississippi, January 16, 1872, the son of W. H. and Susan Lovelace Denton. He attended the grammar schools of Lafayette County, and at eighteen years was graduated from the Normal School at Iuka. Five years later he received his diploma from the University of Mississippi, having taken the full course in law as well as a part of the course in letters. In the meantime he had been first assistant at the Tula Normal School and principal of Longtown Academy in Panola County. He began his successful career as a lawyer in Belen, then the county seat of Quitman County. A close student, of the highest moral character, ever attentive to any case intrusted to him and a discriminating judge of the law, he rose rapidly in his profession to the point where at thirty-six years of age, Governor Noel appointed him chancellor of the Seventh district. He was reappointed in 1912 by Governor Brewer, but resigned in 1914 to resume his practice and devote his time to his private affairs. Previously he had served a term and a half as member of the Legislature. Ever since the construction of the Yazoo-Delta line of the Yazoo & Mississippi Valley Railroad through Quitman County there had been talk of moving the county seat from Belen to a point of better transportation, but it remained for him to organize the Marks Townsite Company, buy half a section of land from the late L. Marks at what then was Riverside, lay off the town of Marks, name it for its pioneer settler and millionaire planter and move the county seat from Belen there. The first drainage meeting held in the Delta was called by Judge Denton, held in his office and resulted in a series of meetings culminating in the organization of the Tallahatchie Drainage District. When the drainage laws of the state were settled on the basis of the decision of the Supreme Court in the litigation growing out of this district, he organized the first drainage district under the new laws. He assisted in organizing the Riverside Bank and was its president from 1910 until he resigned in 1915. On account of the inadequacy of its river transportation, the impassability of its highways and the delay in building railroads into it, the fertile lands of Quitman County were the slowest of any in the Delta to develop, and its population until recently was sparse and, with a few notable exceptions, mainly of the frontier type. Judge Denton was a leader not only in the material changes which have occurred but also in elevating the moral tone of the entire county. He and Miss Blanche Phillips were married February 27, 1898, and have seven children: Hal, Lex, Virginia, Dorothy, Sarah Blanche, Paul and Joel.

Moorhead Wright

MOORHEAD WRIGHT, Little Rock, Arkansas, executive head of the largest trust company in the State, and for years conspicuous in every movement for the material progress of the State, was born in Little Rock, June 18, 1872, the son of Fulton and Louisa (Watkins) Wright. After having attended the public schools and E. C. Gould's private school in Little Rock, he went to the Virginia Military Institute, where he was graduated in 1892 as cadet captain. He spent the next year in the medical department of the University of Arkansas, but the lure of business was stronger for him than the profession of medicine and in the fall of 1893 he entered the employ of Cornish & England as collector of rentals. The following year he entered the line which has developed gradually and in good part through his efforts into the most successful one in the State. His connection with it at first was not conspicuous, as he became collector of rentals for the firm of S. J. Johnson & Company. To this was soon added a business in real estate and not long thereafter the firm developed its department of mortgage loans. In 1899 the business was incorporated as S. J. Johnson Company, and Mr. Wright was elected treasurer. The original capital stock of the company was only $2,000. Later the S. J. Johnson Company grew into a savings bank under the name of the Union Trust Company with a capital stock of $50,000 and in 1911 Mr. Wright was elected vice-president and treasurer. Four years later he was elected president of the Union & Mercantile Trust Company and now conducts that concern with a capital stock of $700,000 in place of the $2,000 with which he started. It is the pioneer trust company of the state and the largest, with every modern department fully developed for service to the public. Mr. Wright is a member of the Little Rock Country Club and the Athletic Association, of both of which he has been president; the Quawpaw Club; the Arkansas Bankers Association, of which he has been president and is permanent chairman of its committee on thrift; and was secretary of the Cotton States Conferences in 1914 and 1915; vice-president of the National Association of Real Estate Exchanges in 1914 and its treasurer in 1915; director of the Little Rock Board of Commerce since 1918, and one of its committee on profitable farming since 1918, and on open shop; was on the executive committee on war activities, and a director of the Little Rock branch Federal Reserve Bank since 1918. He served in the Spanish-American War as first lieutenant and adjutant of the Second Arkansas U. S. V., and was a member of the State Council of National Defense and state chairman of the National War Savings committee during the World War. Mr. Wright and Miss Hildegarde O. Penzel were married November 23, 1903. Their children are: Charles Penzel, Moorhead, Jr., and Fulton Watkins Wright.



L. Stoddard Wright



D. W. Robins

D. W. Robins

DAVID WILLIAM ROBINS, Tupelo, Mississippi, leader in his State in the enactment of legislation for good roads and drainage, and in the practical application of that legislation; mayor of his city for nine consecutive terms; planter; stock-raiser, and banker, is a native of Georgia, but went to Mississippi a mere babe in arms and says that he is as loyal a Mississippian as is any man born in the State. He was educated in the public schools of Lee County and began his career as a farmer. In that as in everything else that he has put his hand to he has succeeded. His three thousand-acre plantation just southeast of the city of Tupelo, only a few years ago a tangle of timber and undergrowth, now is one of the most beautiful in the entire State and probably unsurpassed for production by any in the upland section. He also owns a five hundred-acre plantation at Shannon and another of twelve hundred acres near Guntown. Cotton, corn and alfalfa are the main crops on the Tupelo place, while cattle and hogs are specialties, in addition to cotton, on the other places. He is a director in half a dozen banks in and near Tupelo. This is more than enough to have occupied all of the time and energy of an ordinary man, but Mr. Robins is no ordinary man. He wanted to be of some service to his community and the world at large, feeling that merely to have made a fortune for himself was not enough for a man to have done this world. His county suffered more from lack of good roads and drainage than from any other preventable causes. In 1892 he suggested a drainage law and helped draft it. It became the first drainage act in the State. He organized in Lee County the first district formed under that act. This law provided for an assessment of twenty-five cents per acre for drainage. Mr. Robins sponsored the amendment providing for financing all drainage districts by bond issues. It was largely through Mr. Robins that the first dredge was taken to Lee County for drainage work and it also was the first in the State. Town Creek was the main object for drainage in Lee County. It was some four feet wide and of about equal depth. Now it is sixty-five feet wide and fifteen feet deep, and rains which formerly remained on the ground for weeks after falling, now pass off so rapidly that thousands of acres of land are tillable for the first time and many other thousands made more valuable. Mr. Robins has been equally conspicuous in his road work. He is a commissioner for the Third county district, for the county and for the State. He sponsored the first concrete road in the county of which there are now some twenty-five miles, with an equal amount under construction. Mr. Robins was born in Troupe County, Georgia, August 3, 1865, the son of Jephtha and Eliza (Allen) Robins. He and Miss Imogene Kincannon were married December 27, 1893. They have one child, Miss Elizabeth.

G. C. Love

GEORGE COLLINS LOVE, for more than half a century a citizen of Memphis, Tennessee, and one of her most successful business men, long a member of the City Board of Public Works, mayor for a short time and during that time one of the best mayors that the city has ever had, was born at Patriot, Indiana, July 28, 1845, the son of John and Annie L. (Collins) Love. He received his education in the public schools of his native city and came to Memphis in 1862. His first activity here was in the operation of a wood and lumber yard at the foot of Market Avenue, then on the main channel of the Mississippi River. He remained in that line for four years and then went into the steamboat business, later becoming the owner of a towboat used in towing staves which plied the lower river to New Orleans. In this he was successful for six years. Then the wonderful business acumen of the man came into play. In his old wood and lumber yard at the foot of Market Avenue, he had become familiar with the cost of getting out and hauling hewn timbers. As a steamboat man he got in touch along the wharves of New Orleans with the exporters of staves and learned the value of the forked leaf white oak along the bluffs of the Mississippi River and of the giant cow oaks in the lowlands when converted into pipe staves and sold to the wine makers of France, Spain and Italy and to the brewers of the Teutonic countries to take the place of the white oak of Austria and Hungary, then fast disappearing, in the manufacture of their big vats and tuns. In 1872 he quit the river and became a pioneer in the then virgin forests of the alluvial lands along the Mississippi River and its tributaries in getting out the hewn sticks of white oak and exporting them, from which the staves were manufactured. For nearly a third of a century he was one of the largest and most successful operators in the country along that line, his reputation with the thousands of Slavonians who worked for him in the forests and with the foreigners who bought his products being justly second to none for honesty and integrity. During all of this time Mr. Love had lived in Memphis, accumulating a comfortable estate which he invested judiciously mainly in real estate. He had long taken an interest in politics never seeking office but ever for the election of men who stood for honesty, capacity and integrity. Finally, in 1904, after having wound up his stave business his friends prevailed upon him to stand for the Board of Public Works. He was elected and for years in charge of the department of streets, bridges and sewers and later as mayor was most valuable to the community. Mr. Love has been married twice: First in 1877 to Miss Lizzie D. Montana, who died in 1882, leaving one son, James W.; and second in 1884 to Miss Mary G. Graham. Their children are: Mary G.; Octavia M., and G. C., Jr.



Geo. B. Lore



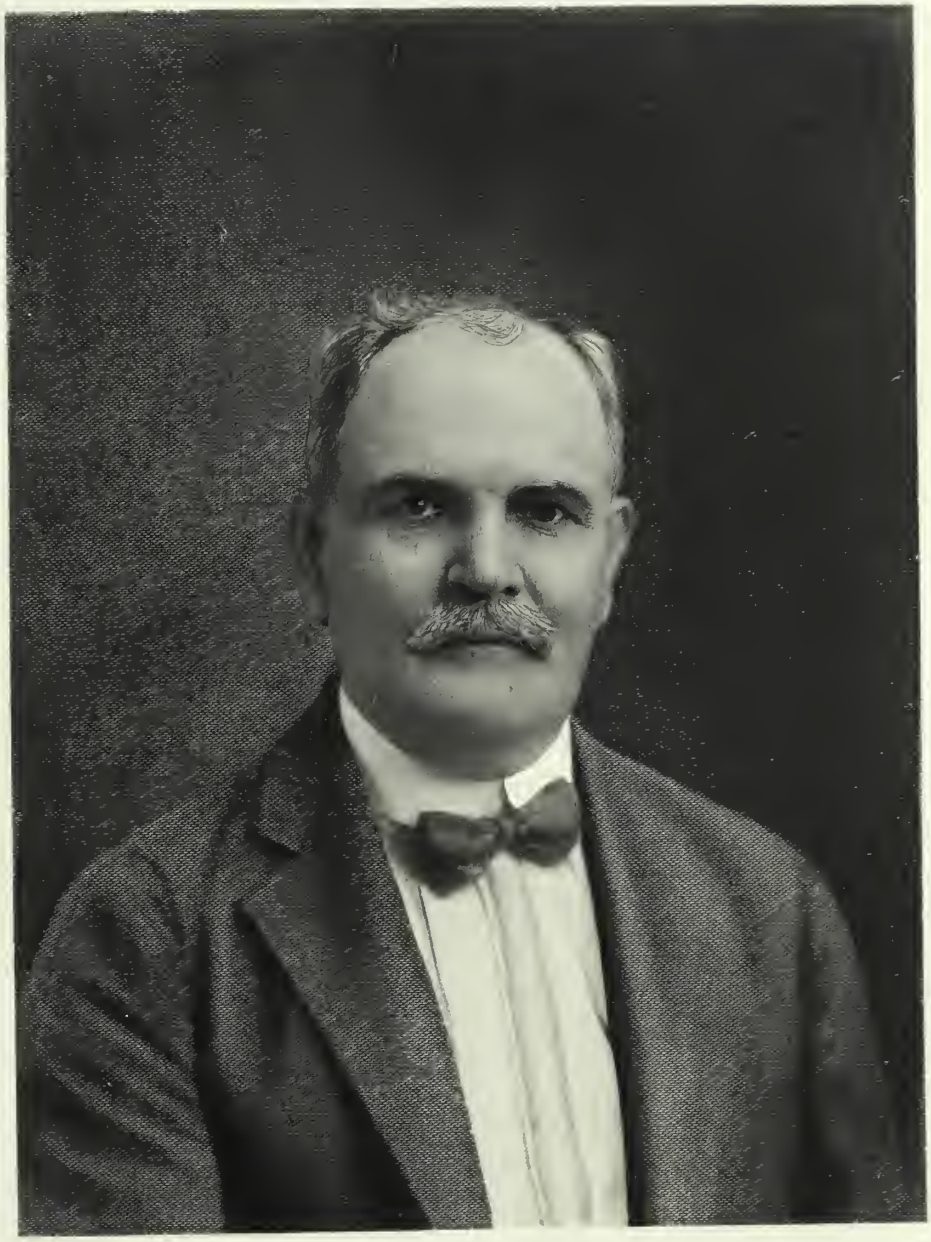
Fr L Polcrum

J. L. Solomon

JOSEPH LEVY SOLOMON, Helena, Arkansas, head of the biggest cotton agency in that section, leader in every movement for the upbuilding of his community and one of the largest planters of cotton in Phillips County, was born in Helena, May 25, 1869, the son of Moses Lely and Pauline Solomon. At the age of nine years it devolved upon him to assist in the support of a large family, and he went to work for I. Goldsmith & Brother, now J. Goldsmith & Sons Company of Memphis, which firm had opened a store in Helena in 1878 on account of the epidemic of yellow fever in Memphis. Then he was with his uncle, Mr. Aaron Meyers, later Meyers & Ross, in the retail grocery business for fourteen years. At the age of twenty-four years, he organized the Solomon-Johnson Grocery Company, of which he was the head, which soon went exclusively into the wholesale business, for which he traveled three days in each week in Mississippi and the other three in Arkansas and which on a capital stock of $25,000 did an annual business of ten times that amount. When Mr. Julius Lesser, then head of the Lesser-Goldman Cotton Company, went to Helena to find a suitable man to take charge of his agency there, it was but natural that a leading banker told Mr. Lesser that Joe Solomon was the best man that could be found. The offer was made and Mr. Solomon accepted. Since that time Mr. Solomon had been a most valuable part of that tremendous cotton machine. He has developed the business of the company in his section to where it now handles sixty per cent of the cotton grown in that fertile and productive section of the Mid-South. Born and reared in Helena, Mr. Solomon has ever had ultimate faith in it and the alluvial land below it. In 1907, he and his brother Phillip bought the Williamson plantation of some twenty-four hundred acres adjoining Helena on the south. They have developed this into a most valuable property. Two years later the building which he was using for an office at the corner of Elm and Cherry Streets burned. In spite of the advice of his friends, he at once erected a five-story office building on the site and now has a long waiting list of would-be occupants. In 1918, he and his brothers bought the Key-Ward Place at Wabash containing fourteen hundred acres and Joseph L. and Philip Solomon bought half a block of the most valuable business property in the city. In 1919 he, his brothers and Mr. Amos Jarman bought the Ratio Plantation of forty-seven hundred acres at Ratio, Arkansas. He is vice-president of the Security Bank & Trust Company and the Citizens Ice Company; secretary of the Citizens Compress Company and for fourteen years has been president of the Helena Board of Trade, and is vice-president of the Forrest City Compress Company. He and Miss Sophye Altman were married June 6, 1892. Their children are Mrs. Myrtle S. Metz and Pauline Solomon.

W. A. Crawley

WILLIAM ABIE CRAWLEY, Clarksdale, Mississippi, leading manufacturer of ice in the Mid-South outside of Memphis, and one of the most progressive and enterprising citizens of the Mississippi Delta, was born in Kemper County, Mississippi, September 24, 1856, the son of James Monroe and Adeline (Clay) Crawley. At the age of eighteen years he went to work for the old Mississippi Central Railroad Company as night operator at Hazlehurst, Mississippi, and remained there just long enough to save money with which to take the course in a business college in St. Louis, Missouri. Then he worked for a time for a railroad company at Belmont, Missouri, and then went to Richmond, Virginia, where he started in with the Richmond & Allegheny Railroad as train dispatcher, rising through the positions of private secretary to the general manager, and train master to purchasing agent. He came to Memphis in 1895 and spent a year here in the oil business and then saw the great opening in the Mississippi Delta, especially in the growing demand for ice in that section. For several years he ran ice cars out of Memphis on the old Louisville, New Orleans & Texas (now the Yazoo & Mississippi Valley) Railroad through to New Orleans. When Clarksdale was, as it were, a mere babe in a cradle, he foresaw its wonderful growth and induced the late Colonel R. C. Graves, then head of the Bohlen-Huse Ice Company of Memphis, to join him in the erection of an ice plant at Clarksdale. Mr. Crawley began with a cash capital of $72.00, operating then as now under the name of the Crawley Ice Company. The first plant at Clarksdale, which was the second one erected in the Delta, had a daily capacity of ten tons, and was built in the edge of a cotton field. Now it has a capacity of one hundred tons, and the land on which the plant sits is worth $600.00 per front foot. Mr. Crawley has added to the Clarksdale plant an ice cream factory with a daily capacity of 3,000 gallons. Other portions of the Delta wanted ice also, and some time ago Mr. Crawley established at Tutwiler a factory of the same size as the one in Clarksdale which ships ice four ways from there daily, to all points in the upper portion of the Delta. He has also added to his holdings a plant of one hundred tons capacity and a storage capacity of seven thousand tons in Jackson, Mississippi, its main purpose being to ice the vegetable trains of the Illinois Central Railroad. To this also is attached an ice cream plant with a capacity of 2,000 gallons per day. This plant uses a large portion of the dairy products of Hinds and adjoining counties and for years Mr. Crawley has been actively encouraging dairying in that section. He is the sole owner of these plants. Mr. Crawley and Miss Grace Wier Hamill of Baltimore, Maryland, were married in February, 1887. Their children are: W. A., Junior; Percy Hamill, and Miss Sylvia, now Mrs. H. C. Patterson.



W. A. Crawley



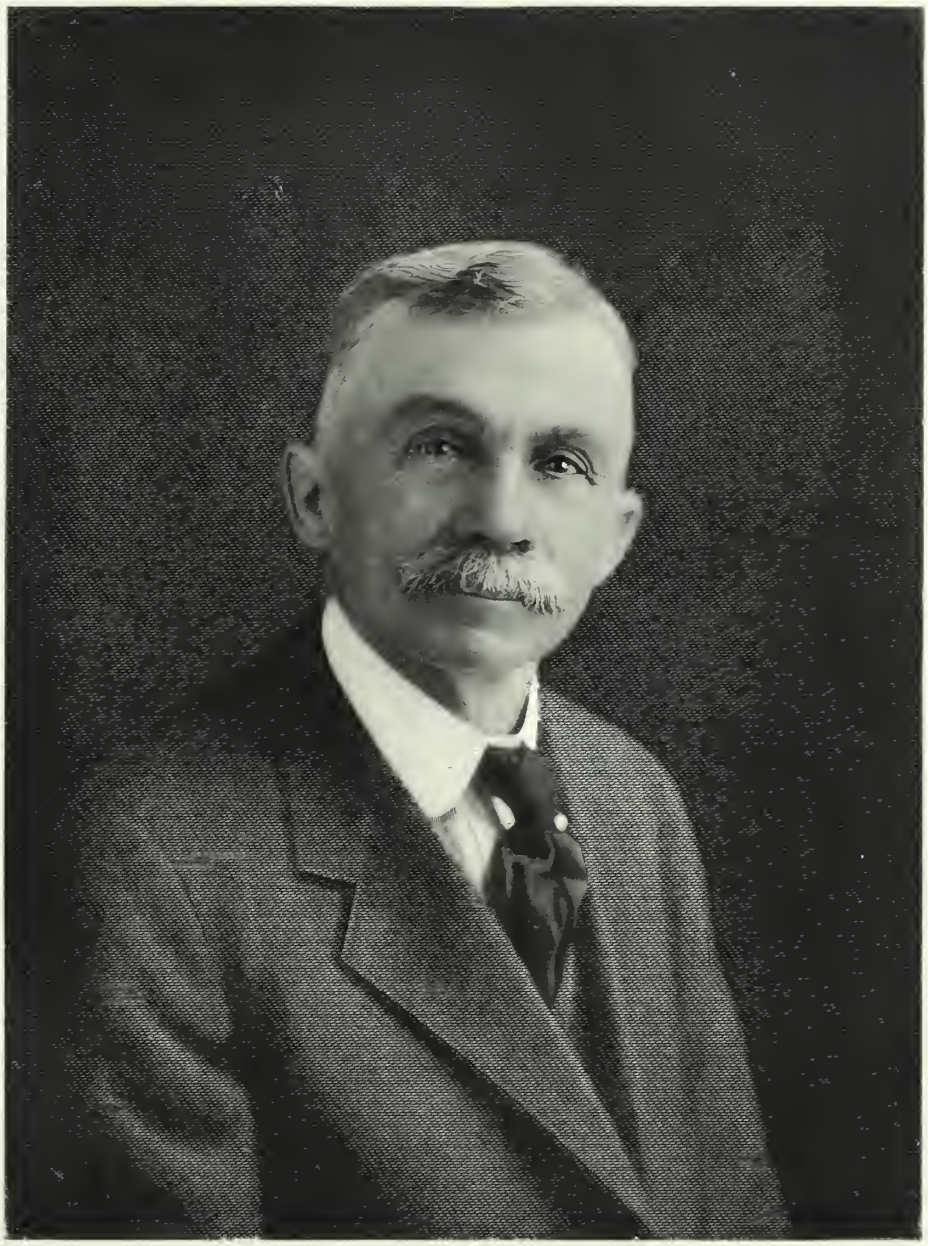
S. E. Simonson

S. E. Simonson

SEVERLY SIMONSON, planter and public spirited citizen of Luxora, Arkansas, was born in Montgomery County, near Springfield, Illinois, October 22, 1871, the son of Michael and Virginia Simonson. He received his early education in the common schools of Montgomery County, Illinois, and finished his education with two years in Bushnell Normal College of his native State. After having engaged in farming and livestock raising in Montgomery County for some years, he began to look around to see if he could fine land either better than that of Illinois, or as good as that and cheaper in price. In Mississippi County, Arkansas, he found both and from that day to this has been a very bugler on the outer walls telling this fact to the world. He and Judge J. Otis Humphrey of his home county had their attention turned to the alluvial lands of northeastern Arkansas, and an investigation convinced them that they should own some of that acreage. In 1902, they made their first purchase of about two thousand acres at $3.00 per acre, and later that year added two sections of six hundred and forty acres each at $8.00 and three and one-half sections at $2.00. In 1910 he bought five sections at $12.00 per acre, and later the same year he paid $20.00 per acre for two additional sections. Nearly all of this land was wild, only occasional ridges having been cleared and partly cultivated. He and the Honorable Frank O. Lowden of Illinois had been friends for years and Mr. Simonson told the governor about the fertility of the Mississippi County lands. The result was that in 1911, Governor Lowden bought Mr. Simonson's entire holdings of some eight thousand acres for $20.00 per acre. As Governor Lowden's agent, Mr. Simonson bought for the governor enough adjoining land to make his Mississippi County plantation five by three miles square and also 32,000 acres in the Arkansas River Valley. Since then Mr. Simonson has been adding steadily to his own holdings near Luxora until now he owns more than seven thousand acres. He is chairman of the board of commissioners for the Grassy Lake and Tyronza drainage district, at its inception the largest and most complete system in the United States, comprising three hundred miles of dredge work and many miles of lighter work, and making lands that then could be bought at from $5.00 to $15.00 per acre now rent for $20.00 to $35.00 and produce $100 to $300 worth of crops per acre per annum. In fact, no citizen of Mississippi County has been more active in the past eighteen years than Mr. Simonson for the upbuilding of the county and the alluvial empire in general. He is a member of the Southern Alluvial Land Association, the Knights of Pythias and the Memphis Chamber of Commerce. Mr. Simonson and Miss Eddie Sue Rush of Ripley, Tennessee, were married October 20, 1920.

J. Dabney Smith

JONATHAN DABNEY SMITH, planter at Hillhouse, Mississippi and millionaire, was born in Hinds County, Mississippi, August 15, 1857, and grew up there one of several sons of Mr. Lemuel Harden and Mrs. Mary Bass Smith, during the lean years for the farmers of that section of the country. Realizing early that the opportunities of that section could occupy but a small portion of his energy, and satisfy but little of his ambition, he began working at twenty-two years of age as manager of one of the Richardson Estate plantations in Arkansas. In 1888, he took charge of a plantation belonging to the same estate at Green Grove, Mississippi. After some time there, he took charge of the plantation and business of Lombard Brothers at Deeson, in Bolivar County, Mississippi, managing that property with signal success for five years. In 1895, he went into business for himself and in the intervening fifteen years has become probably the largest individual planter in the Delta, owning and controlling twenty-one thousand acres of as fertile and highly developed land as is to be found. In 1916, with his stepson, B. R. Lombard, he bought the famous General Bedford Forrest plantation at Green Grove, consisting of some fourteen hundred acres, and in September, 1919, Mr. Smith and he closed what is probably the record deal for an individual, even in that land of big things, when he bought eight thousand acres of land for $1,600,000. Much of his twenty-one thousand acres is valued at $500 per acre. He is also a stockholder and director in the Planters Bank and president of the Delta Grocery & Cotton Company, two of the strongest institutions in Clarksdale. No kindlier man than Mr. Smith ever lived—none more willing to help anyone in distress, to do a favor for a friend. No community ever had a better citizen, no locality a better neighbor. No man will strive harder than he to prevent a difficulty, but that he has courage to the nth degree has been shown upon every occasion after he has exhausted every means to have peace with honor. His honesty is doubted by no man who knows him and his sound judgment and wise counsel are relied upon greatly by his neighbors and associates. He has never sought office of any kind, but under the administration of Governor Noel, he served one term on the levee board, where the same principles that have characterized him and his family were applied to the public's business. He and Mrs. Minnie (Gaines) Lombard were married March 24, 1895. They have no children, but the palatial home in which they live at Hillhouse is the home for nine children of his deceased brother and of Mrs. Smith by a former marriage, and that home is just as wide open to his friends as was that of his father near Clinton, where the latchstring always hung on the outside. He is a member of the Clarksdale Outing Club, the Elks, the Clarksdale County Club and the Knights of Pythias, loved by all who know him and respected by the entire county.



J. O. Smith



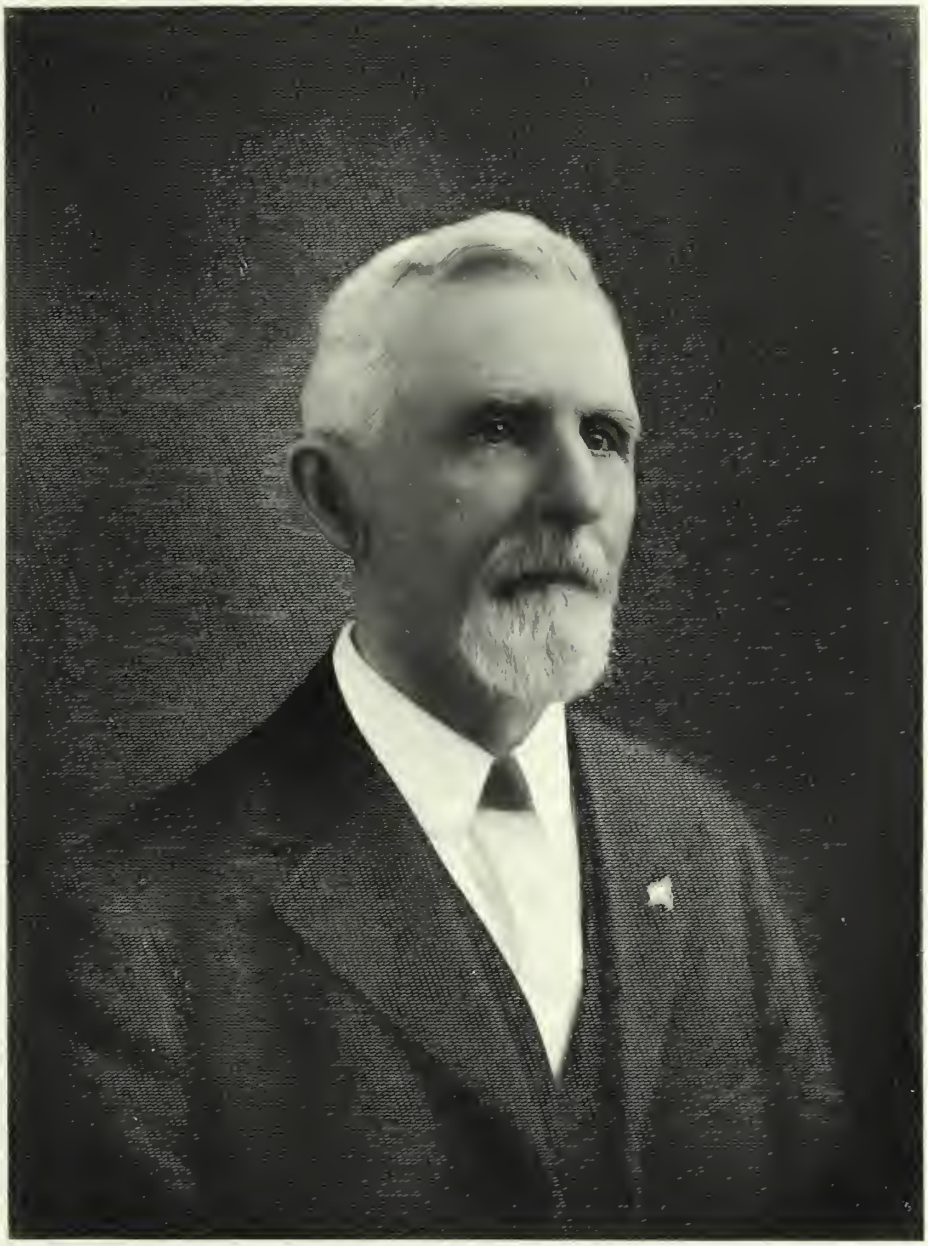
W. W. Simmons

W. W. Simmons

WILLIAM WALTER SIMMONS, manufacturer, coal operator and merchant, Memphis, Tennessee, is a native of Alabama, born in Courtland, December 7, 1865, the youngest son of Alfred DeWoody and Martha Jane (Woolard) Simmons. A short time after losing his parents he came to Memphis in 1882, having been graduated from the Alabama High School in the June previous, and at the age of seventeen years immediately began his business career, engaging, first, in the cotton seed oil industry, afterwards the manufacture of barrels and cooperage material, becoming a stockholder in the Chickasaw Cooperage Company and having succeeded Mr. J. L. Wellford in the management of that concern. In 1901, however, he resigned his position with that company in order to enter his present business which has been his main life work—the manufacture and sale of ice and the mining and sale of coal. In 1902 he organized the Broadway Coal & Ice Company and, as general manager of that company, built plants in Memphis where ice is manufactured and sold both in Memphis and the sorrounding territory. This company also supplies coal in large quantities for domestic and industrial purposes to Memphis and the Southern States. In 1906 Mr. Simmons organized the Broadway Coal Mining Company, and as president of that company procured large acreage of coal lands in Kentucky, built the town of Simmons, Kentucky, on the Illinois Central Railroad, and developed large coal mines where a trainload of Lewis Creek coal is mined daily and distributed through the wholesale coal department of the Broadway Coal & Ice Company, of Memphis. Mr. Simmons, like many other business men, does not devote all of his time to his individual affairs but is active in all civic, state and national issues tending to the betterment of mankind. During the World War when the army of workers behind the front was sorely taxed, his mines responded to the call of his government for the first requisite—more coal. He was a liberal investor in all issues of government securities and contributed to all war causes and was actively engaged in all drives for the sale and solicitation of funds for them. Mr. Simmons has no political aspirations but a deep interest in all things pertaining to the welfare of his community and nation. He has been a member of the Methodist Church since childhood, is a Scottish Rite Mason of thirty-second degree, a member of the Memphis Merchants Exchange, of which he was president one term; the Memphis Chamber of Commerce; the Tennessee Club, and the Memphis Country Club. He and Miss Annie L. Mitchell, daughter of the late Dr. Edward Dana Mitchell and Verona (Stratton) Mitchell, were married August 11, 1898. They have three children: William Walter, Junior, now in Towne School of Science, University of Pennsylvania, Philadelphia; Elizabeth, in Ogontz School, Philadelphia; and Edward Dana Simmons, in Memphis University School.

Capt. T. S. Aderholdt

VETERANS of the World War who spent so many months in training, can scarcely appreciate the experiences of Capt. Thomas Sylvanus Aderholdt in the Civil War. Born in Catawba County, North Carolina, August 22, 1846, the son of John and Annie Witherspoon Aderholdt, he was but seventeen years of age when he joined the thirty-second North Carolina regiment and reached Daniels' Brigade, Rhodes' division, Army of Virginia, one morning at 9 o'clock to enter battle of the Wilderness the next day. From then he missed only one of the battles which Gen. Lee fought, including the second engagements at Bell Grove and Cold Harbor; Winchester, and Fort Stevens. And no commander ever had better troops than those North Carolinians. They might be forced back, more often killed in the front ranks, but never demoralized, and the star of none shone brighter for courage than that of Capt. Aderholdt. The year after the surrender, he left his native mountains for the level Mississippi Delta, working first as laborer for Capt. W. H. Stovall. In 1872, he moved to Friar Point, then the most important point for that section. It was before the days of railroads, and he engaged in the business of shipping by river, the only means, as land transportation through the wilderness, then trackless save for the trails of game and a few trappers, was out of the question. In 1875, he went into the railroad and levee contracting business, which soon became a tremendous undertaking with the construction of the Upper Yazoo levee line, the rebuilding of the lower line and the building of the Yazoo & Mississippi Valley Railroad. There Capt. Aderholdt's ability to handle men and direct large affairs shone and for twenty years he was one of the leading contractors along the river. In 1899, he gave that strenuous life up for the quieter one of planting cotton in that magnificent land around Friar Point. In this he was most successful until the close of the season of 1919, when he sold out to his grandson and his son, practically retiring from active business, with ample means, the love of all who know him and the respect of the entire community. However, his associates prevailed upon him to accept the presidency of the Friar Point Compress Company, in which he is a stockholder, as he also is in the Coahoma Milling Company and other enterprises. He is a member of the Methodist Church and of all Masonic bodies except the Scottish Rite. He was mayor of Friar Point from 1878 to 1882 and chairman of the Board of Supervisors for sixteen years until he retired at the close of 1919. Capt. Aderholdt was married twice: first in 1868 to Miss Virginia Luker and after her death to Mrs. Laura B. Johnston in May, 1889. Having lost two children, he has seven living: Mrs. Lily Chism, Mrs. Clara Tittle, Mrs. Maggie Lowrance, Mrs. Alma Bond, Miss Gladys Aderholdt, Shirley Aderholdt and Thomas Sylvanus Aderholdt, Jr.



F. H. Adersold



A. O. Bottcher

S. W. Portlock

SAMUEL WALKER PORTLOCK, banker and financier, Memphis, Tennessee, comes from one of the oldest and most distinguished families in the State. He is a great nephew of President James K. Polk, and a nephew of the late Judge Samuel P. Walker, who was unsurpassed by any man who ever lived in Memphis for ability, culture and refinement. He was born in Memphis, August 15, 1870, the son of Robert Griffith and Eleanor Wormley (Walker) Portlock. He attended the public schools of the City of Memphis and at the age of twenty-two years started in the line of business in which he has achieved such a signal success. In 1892, he entered the employ of the old Memphis National Bank as a stenographer and remained there until that institution was absorbed by the Merchants Trust Company. After that he went with the old City Bank when that was operating under a state charter with a capital stock of $100,000, his first connection being as assistant cashier. He was one of the active factors in the growth of this institution until it reached the point where it changed from a state to a national institution. He remained with that institution, aiding in its growth, until April, 1917, when he resigned to become the active vice-president of the Peoples Savings Bank & Trust Company. This institution had an excellent board of directors, but for various reasons it had not grown with much rapidity in deposits, amounting at that time to $285,000. Mr. Portlock immediately put new life into it and from the time that he went there the deposits and influence of the bank grew by leaps and bounds. Within two years he had made such a success that the directors showed their appreciation of his ability and services by making him the president of the institution, which position he still holds. The deposits have grown from the $285,000 that he found when he went there to $1,300,000 in June, 1920, and with the directory which is behind Mr. Portlock in the bank it is growing with even greater speed. The bank now owns its own building on Madison Avenue, which is being remodeled into one of the handsomest banking houses in the city. Mr. Portlock is also a director in the Electric Supply Company of Memphis, and secretary-treasurer of the Limestone Products Company, a $100,000 corporation, with headquarters in Memphis and large holdings at Black Rock, Arkansas, where the finest of rock is quarried and crushed for road work, correction of soils and for making lime. The demand for this product, together with its cheap rail and water transportation charges, make it a most attractive proposition. Mr. Portlock and Miss Frances Slover were married April 26, 1911. They have two children, Frances Eleanor, born in 1916, and Samuel W., Jr., born in 1918. He is a member of Calvary Church, the Tennessee and Colonial clubs and Chamber of Commerce.

S. R. Leatherman

SAMUEL RICHARD LEATHERMAN, leading cotton factor and financier of Memphis and planter in the Mississippi Delta, was compelled to abbreviate his education at the Montgomery-Bell Academy, Nashville, Tennessee, because the lean years for the big Delta planters at that time was endangering the family estate. He threw himself into the breach, becoming associated with his uncle, the late Col. Richard F. Abbay at Commerce, Mississippi, and from that time to this the energy, judgment and integrity which he put into the business has made it grow until now it is second to none in this section in volume and to none anywhere in character. Mr. Leatherman was born at Commerce, Mississippi, the son of Dr. George W. Leatherman and Mary Susan Abbay Leatherman, November 30, 1869, and grew up in Tunica County familiar from his earliest days with the system of managing a cotton plantation. When he was called back from school to take the active management, under the general supervision of his uncle, of the property which his grandfather, Richard Abbay, Sr., of Nashville, had bought there in 1832, the total yield of the place was some two hundred bales of cotton. By opening new lands and acquiring more, he has increased the production of the place to more than ten times that amount, and in addition has acquired large holdings on the other side of the river in the St. Francis Basin of Arkansas. From the date that he took hold of the business in Mississippi, every bill was met promptly when it became due, and this habit, for habit it became, backed by the assets of the firm, gave it a credit which was ample for any expansion which it might desire to make. Mr. Leatherman, with his mother and Colonel Abbay, his uncle, organized the cotton factoring firm of Irwin-Leatherman Cotton Company in Memphis some years ago, and from the first the same integrity, honesty, industry and judgment that characterized Mr. Leatherman's career at Commerce counted, and the business has steadily grown to be one of the best on Front Street. Originally its secretary and treasurer, he recently succeeded Colonel Abbay as its president. He and his mother now are sole owners of the firm of Abbay & Leatherman at Commerce, Mississippi, but continue the business under the old firm name, under which he recouped the wavering family fortune and laid the foundation for his own. Mr. Leatherman and Miss Ethel Irwin, daughter of the late Colonel Robert S. Irwin of Tunica, Mississippi, were married December 15, 1896. The union has been blessed by six children: Miss Mary Abbay, to whom Lieut. Hugh Fontaine surrendered after having won the aviation title of "ace" over the battle lines in France, where he brought down four German planes; Miss Anne Irwin; Robert Irwin; Samuel Richard, Jr.; William Abbay, and Richard Abbay, deceased. The handsome family residence on Union Avenue in Memphis, is the scene of many delightful social affairs.



S. R. Leatherman.



W. L. Campbell

Slaughter Campbell

ONE hundred and forty-two dollars in cash, plus 100 per cent "pep," 100 per cent faith in his adopted country, and 100 per cent honesty enabled William Slaughter Campbell in twenty-eight years to become one of the leading merchants in Clarksdale, Mississippi, and one of the largest planters in the Upper Yazoo Delta. Born in Clinton, Louisiana, on June 7, 1863, the son of Mr. James A. and Mrs. Mary S. Campbell, he was educated at Magruder College, Baton Rouge, Louisiana, and Kenmore High School, Amherst, Virginia. At the age of twenty years, he began business as office man in the store of his father at Port Hudson, Louisiana, and remained there until 1890, when he moved to Clarksdale, Mississippi, in the mercantile business which his father opened there. Two years later, with $142 in cash, he started in business for himself as a merchant and to this business soon began adding that of planting. He had faith in the Coahoma County lands, knew the best when he saw it and now possesses nearly five thousand acres of the best that there is to be had and lying beautifully. The panics of 1897 and 1907 hit Mr. Campbell hard as it did almost all of the other business men and planters in the Delta and the lean year of 1911 was one that tried the souls of the strongest of men; but he was strong enough to weather all three of these storms. His resolute courage stood him in good stead and he fought the financial battles to a successful finish, winning a success of which any man may well be justly proud. He has acquired a great deal of city property in Clarksdale which has enhanced in value at a rate which is astounding, and is heavily interested in many of the best concerns in the Delta, notably the Planters Bank in which he is a director, the Planters Oil Works, the Delta Grocery & Cotton Company and the Clarksdale Machinery Company. But his vision, clear as it ever has been as to the ultimate values in the Delta, has not been confined to that section. He has many and varied outside investments, among them being stock in the Marland Refining Company, of Ponca City, Oklahoma; in the Texas Oil Company; in the Mobile Tractor Company, of Mobile, Alabama; in the Missouri Life Insurance Company; the Gulfport Life Insurance Company, and the New World Life Insurance Company. Mr. Campbell and Miss Carolyn Wildberger were married in Clarksdale on April 9, 1902, and have two girls, Elizabeth Campbell and Mary Campbell. He is a member of the Catholic Church, of the Benevolent and Protective Order of Elks No. 977, of the Clarksdale Country Club, of the Outing Club and of the Tennessee Club of Memphis. His genial disposition, affectionate manner and charming personality have made him a wide circle of loving friends; while his honesty, integrity and capacity have given him a business standing second to none; still to all he is the "Slaughter" that he was when he was on the lower rungs of the ladder.

L. G. Dean

WHEN Leonidas Guy Dean moved to Shaw, Mississippi, it was just a wide place in the road having a saloon at either end and one in the middle, with two small general stores sandwiched in between them, and the general stores did very little of the business of the settlement. No one has been a greater factor than he in transforming it into the beautiful, wealthy and progressive city that it now is. Mr. Dean is a native Mississippian, having been born in Senatobia, August 2, 1866, the son of David L. and Martha Elizabeth Dean. He went to the high school at Senatobia and at the age of fourteen years he began his business career as shipping clerk for a wholesale furniture house in Memphis. After four years at this work he joined his father as a member of the furniture firm of D. L. Dean & Son at Senatobia, and two years later they opened a branch house at Coldwater, of which he had charge. In 1888 Mr. Dean moved to the Delta, going into the livestock business for himself at Leland, but the following year, he moved to Shaw, opening a mercantile house under the firm name of L. G. Dean, at the same time beginning to buy land and plant cotton. He has expanded so rapidly in that line that now the Dean Plantation comprises eight thousand acres of the beautiful and fertile land about Shaw, while his leaseholdings aggregate six thousand more. He also owns sixteen hundred acres of magnificent Arkansas land near the progressive city of Earl. He has six gins through which pass about half of the cotton that comes to the market at Shaw, and that is in the heart of the best long staple district in the world. But Mr. Dean has not devoted all of his time and attention to his own fortunes. He realized that after the levees, the greatest need of the Delta soils was drainage for the inside waters, and he took such an active part in that work that he was made president of the Shaw Drainage District, which has either improved or made possible the cultivation of some forty thousand acres of land, now the equal of any in the world. Next in economic needs of the Delta come roads over which its ample products can be moved to market. Again he took the lead, and plans now are completed by which every road in the district will have been surfaced with gravel by the end of the year. Men of Mr. Dean's calibre realized that the negro of today would not be available as labor in the Southern plantations under the conditions of yesterday, and he was a leader in building a $50,000 school for them. He is president of the board of trustees which is building a $200,000 consolidated school now for white children. Aside from varied financial interests at home, he is a director in the Texas-Eagle Producing & Refining Company of Fort Worth. He made an excellent sheriff for four years of Bolivar County. Mr. Dean and Miss Eugenia C. Walker were married August 14, 1892. Their children are Guy W., Wawice Eugenia and Miss Lonnie G. Dean.



S. G. Dean



F. H. Dick

W. H. Dick

WILLIAM HENRY DICK, for many years one of the most active men for every good movement in Tallahatchie County, Mississippi, who recently moved from Philipp to Memphis, Tennessee, is a native of Rock Island, Illinois, where he was born February 19, 1872. He attended the common schools from 1880 to 1885 and spent the next four years in the high school at home. In the spring of 1890, he took a four-months' course in a business college and in May of that year went with the lumber firm of Meikljohn & Hatten at Manawa, Wisconsin, as a bookkeeper. Two years later he and Mr. W. H. Hatten of that firm formed an association which has endured to this day and developed into one of the big lumber concerns of the country. Their first partnership was formed in the spring of 1892, to do a general wholesale lumber business at Manawa. Mr. Dick prospered in this line until in 1896 he was able to buy an interest in the Meikljohn & Hatten Lumber Company, and was chosen secretary and manager of the business at New London, Wisconsin. In 1907, Mr. Hatten and he organized the Tallahatchie Lumber Company, Mr. Hatten being the president of the concern and Mr. Dick the vice-president in active charge of the business. He bought for the company a large tract of land in Tallahatchie County, Mississippi, then considered by most of the neighboring planters as mere waste land covered with timber which could not be handled. Mr. Dick erected a large and thoroughly modern mill at Philipp. He built his own railroads out into the timber from the tracks of the Yazoo & Mississippi Valley Railroad, took the logs to Philipp and there manufactured lumber surpassed by no mill. He had the reputation of being able to do this at less cost per thousand feet than any other mill in the country. The average early northern lumberman coming to the Delta was a reactionary from fear of higher taxes, but Mr. Dick from the time that he landed in Tallahatchie County was one of the most progressive citizens in it, no matter whether the proposed work benefitted his land directly or not. There is probably no country road in the Mid-South superior to that which Tallahatchie County has built to connect the Coahoma and Leflore county systems. It is miles from Mr. Dick's land, but no man in the county worked harder for the organization of the district and the most advantageous sale of the bonds than he. He had been equally as active for every drainage movement ever proposed. He was a pioneer among the big lumbermen in the clearing of land. Just as soon as he got the timber off, he began to reduce the land to a state of cultivation, and now the company owns some magnificent plantations on the high banks of Tippo. Mr. Dick is a member of Tripoli Temple, A. A. O. N. M. S., Wisconsin Consistory. He and Miss Susa Blackwood were married June 29, 1898. Their children are Misses Helen, Marjorie and Naomi.

D. H. White

DOSSEY HURDLE WHITE began work in Memphis as a lad thirty-four years ago. Now he is the president and active head of seven firms which do an annual business of nearly six and a half million dollars per year. Mr. White was born in Waverly, Tennessee, May 2, 1869, the son of Dossey Hurdle and Sarah Ann (Phillips) White. He was educated in the public schools of Hardin County, finishing his course with one year in Hardin College at Savannah, Tennessee. In January, 1886, he came to Memphis and went to work for the Langstaff Hardware Company at the rate of $2.50 per week. But he had brought with him to Memphis a high degree of energy, an ambition to go to the front, sterling integrity and absolute honesty. Before he was of legal age, he had risen to the point where Mr. A. D. Langstaff sent him out on the road as a traveling salesman. He remained in that work for five years and then went with the stronger firm of the Simmons Hardware Company of St. Louis, Missouri. After ten years of service with the Simmons Hardware Company he realized that he was able to handle big propositions of his own and had accumulated enough to go into business. On February 1, 1904, he bought out the wholesale grocery business of A. B. Treadwell & Sons and began the mercantile career in which he has been conspicuous ever since. On the first of February that year he organized the White-Wilson-Drew Company, which is still the firm name of the main business and which for years has been one of the most progressive and active wholesale grocery houses in the South. Mr. White's vision was clearer than that of probably any other Memphian as to the possibilities of the fertile country on the other side of the Mississippi River and above the city, and as his Memphis business became stronger he began establishing stores up there. Now in addition to being president of the White-Wilson-Drew Company, Memphis, he is president of the White-Dorroh Grocery Company, wholesale grocers at Sikeston, Missouri, the Farmers Supply Company, retail dealers, in the same city; the Caruthersville Hardware Company, and the White-Dorroh Mercantile Company at Caruthersville, Missouri; and the Oberst Hardware Company of Blytheville, Arkansas. In addition he formed and is president of the Continental Oil Company of Memphis, wholesale distributors of lubricating oils, gasoline and kerosene. All of these houses have been conducted since their organization with such energy, efficiency and honesty that they all are leaders in their respective locations. Mr. White is a member of the board of directors of the Guaranty Bank & Trust Company, one of Memphis' strongest banks with $7,000,000 resources, and is also a member of the Chamber of Commerce. He has never sought or held any political office. Mr. White and Miss Martha Obenchain Hicks were married December 12, 1893. They have one child, Miss Dorothy Drew White.



D. W. White





W. M. Garrard

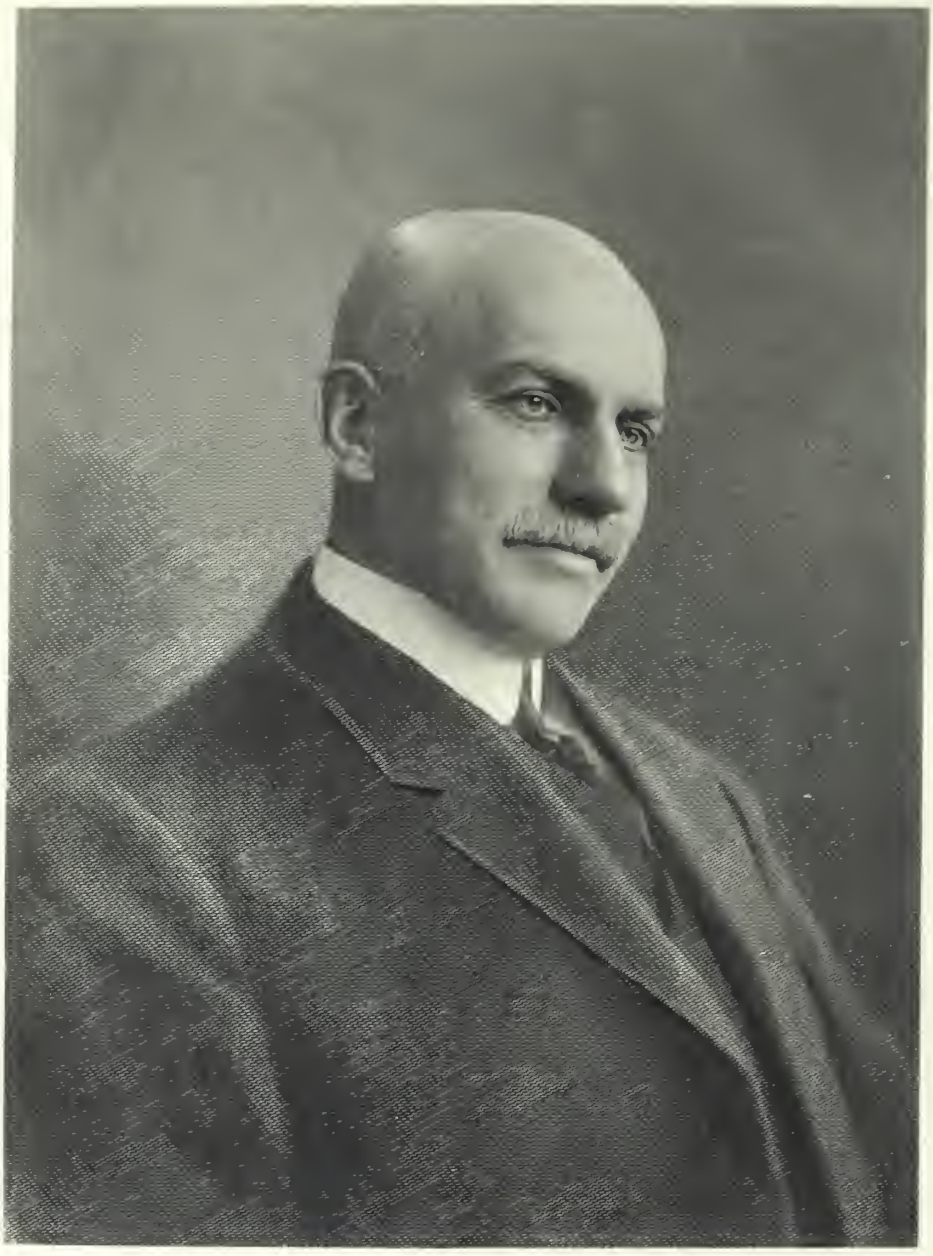
WILLIAM MOUNTJOY GARRARD, Indianola, Mississippi, one of the leading cotton buyers and exporters in the entire cotton belt, was born August 25, 1881, the son of William M. and Zelpha (Barrett) Garrard. Although born in Lawrenceville, Illinois, he comes from one of the oldest and most distinguished families in Kentucky. His great-grandfather was one of the earliest governors of that State and Garrard County was named for him. He came to Mississippi when he was quite young and attended the University of Mississippi at Oxford. Later he went to the State Agricultural & Mechanical College at Starkville, where he was graduated in 1904. He began the same year a career in which he has been eminently successful, at the same time developing into one of the most useful men in this section. He began business life as a bookkeeper for Humphreys & Company at Indianola, the firm then being one of the large buyers and shippers of cotton. At the end of three years he had learned the business and established a reputation for honesty and efficiency which made it possible for him to get a start on his own account in the same line. Pat A. Malone and General S. R. Keesler of Greenwood, composing the firm of Malone & Keesler, cotton buyers and exporters, joined him in forming and financing the firm of W. M. Garrard & Company, with Mr. Garrard in charge of the business. The firm commenced business in 1907 with only $1,000 cash capital, but it had also in the character and capacity of Mr. Garrard an asset which proved to be of great value. From the beginning the business grew with rapid strides. Now it amounts to more than a million dollars a year with the home office still in Indianola and with buying branches in the principal cotton centers of the cotton belt and selling offices in the main points of consumption both in the United States and in England. In addition to his cotton interests, Mr. Garrard is also vice-president of the Sunflower Bank of Indianola, president of the Indianola Elevator & Milling Company, and secretary and treasurer of the Sunflower Compress Company, in all of which he is a large stockholder. Mr. Garrard has never sought any political office of profit, but for the past six years he has served as president of the board of trustees for the Indianola city schools, to the development and management of which he has given a great deal of valuable time. Mr. Garrard has been a devoted member of the Baptist Church for many years, and for years a member of the board of deacons. For five years he was superintendent of the Sunday school. He is also a member of the Mystic Shrine and of the Elks, and at college he was a member of the Phi Delta Theta Greek letter fraternity. Mr. Garrard and Miss Mabelle Smith were married June 14, 1908. They have five children: William M., Jr., James Moseley, Mabelle, Mary Jayne, and Robert Barrett Garrard.

L. H. Gaines

LEN HARRISON GAINES, planter, merchant, ginner, cotton buyer, mayor and capitalist, although young in years, is the patriarch of Boyle, Mississippi, in that he has lived there longer than any other man. Yet Boyle is an important city and Mr. Gaines was some thirty years of age when he went to live where Boyle now is. What better proof can be had of the equation that the wonderful fertility of the Mississippi Delta soil, plus brains, industry and integrity equals rapid wealth? Mr. Gaines is a native of Kentucky, having been born November 11, 1867, in Warren County, the son of George Morton and Sarah Gaines. He received a common school education and then went to Ogden College at Bowling Green. At the age of eighteen years, he went to work for the Louisville & Nashville Railroad as a telegraph operator at Birmingham, Alabama. After having become an expert telegrapher, he quit the railroad and followed his profession all over the country, even as far away as the City of Mexico. But in all of these travels, he saw no land like that of the Mid-South, and the year 1893 found him in the coal business in Memphis. This line was too narrow for his vigor and two years later he went with Maj. G. W. McGinnis, then land agent for the Illinois Central and Yazoo & Mississippi Valley railroads and the greatest of the early prophets on the future of the Mississippi Delta. Mr. Gaines caught his chief's infection and the more he saw of the Delta the more he became obsessed with the desire to possess a portion of it. Few had foresight enough at that time to realize that the wet, flat lands where Boyle now stands would increase ten thousand per cent in value in twenty years, but he bought land there at $3 per acre, which, in 1919, sold for $300. Boyle then was wild in its vegetation, in the animal life of its forests and in the manners of its citizenship, and dreary in its vast areas of water standing stagnant. He was a prime factor in the metamorphosis from then until now. He owns and controls nearly eight thousand acres of land of which nearly six thousand are in cultivation. His land holdings include thirty-six hundred acres in Lake County, Tennessee, the only Delta County in the State. As the first president of the Bolivar County drainage district, it was largely through his energy that the eighty-five miles of canals were dug which improved 140,000 acres of land. In 1915 Boyle realized that it needed artesian water, but could not sell her bonds. Mr. Gaines took the entire issue. He became mayor solely to improve the city, and concrete walks replaced the buckshot quagmire. Mr. Gaines is president of the Bolivar Compress Company of Cleveland, and director and stockholder in many other industrial and financial enterprises. He married Miss Nettie Francis, October 21, 1889. They have two sons, Stanley F. and Rowland R.



L. H. Gaines



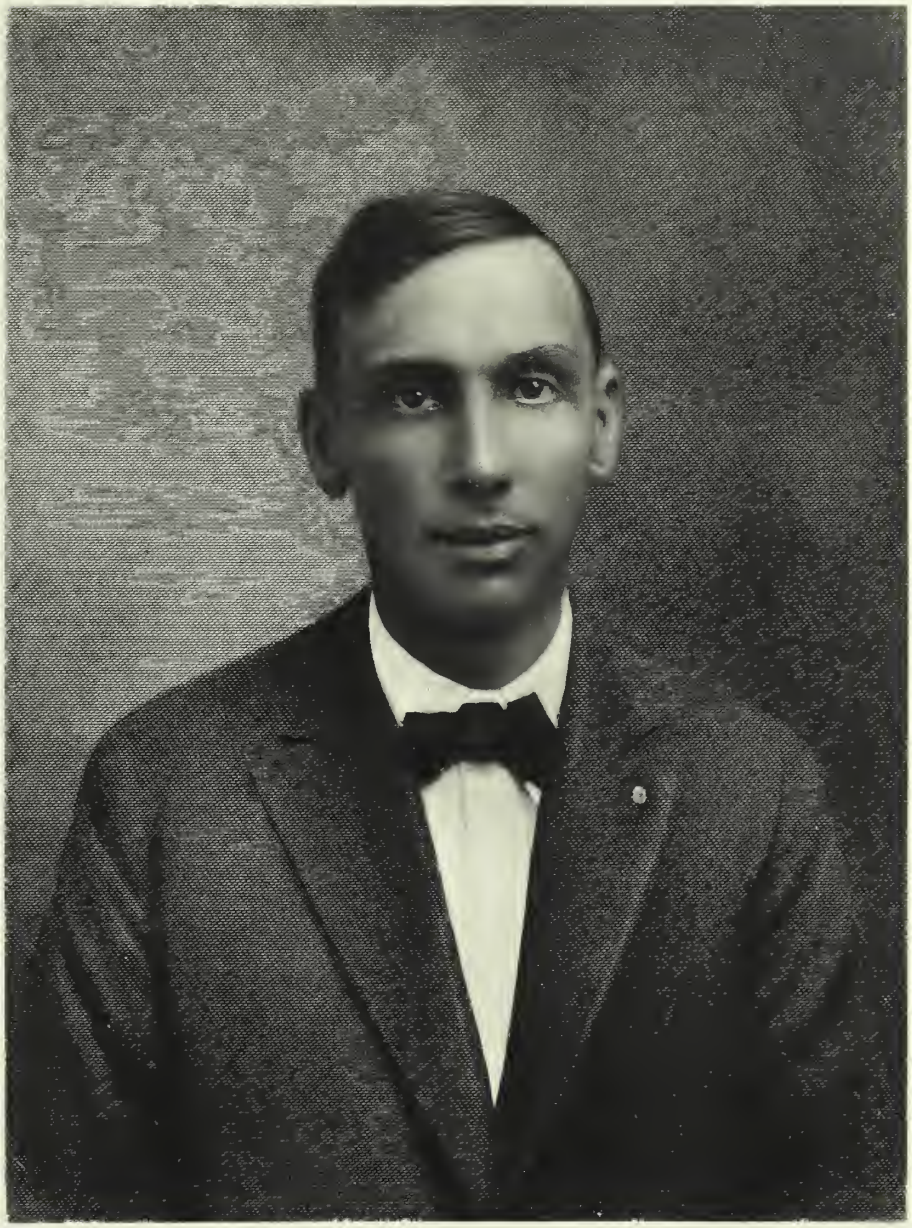


J. T. Hinton

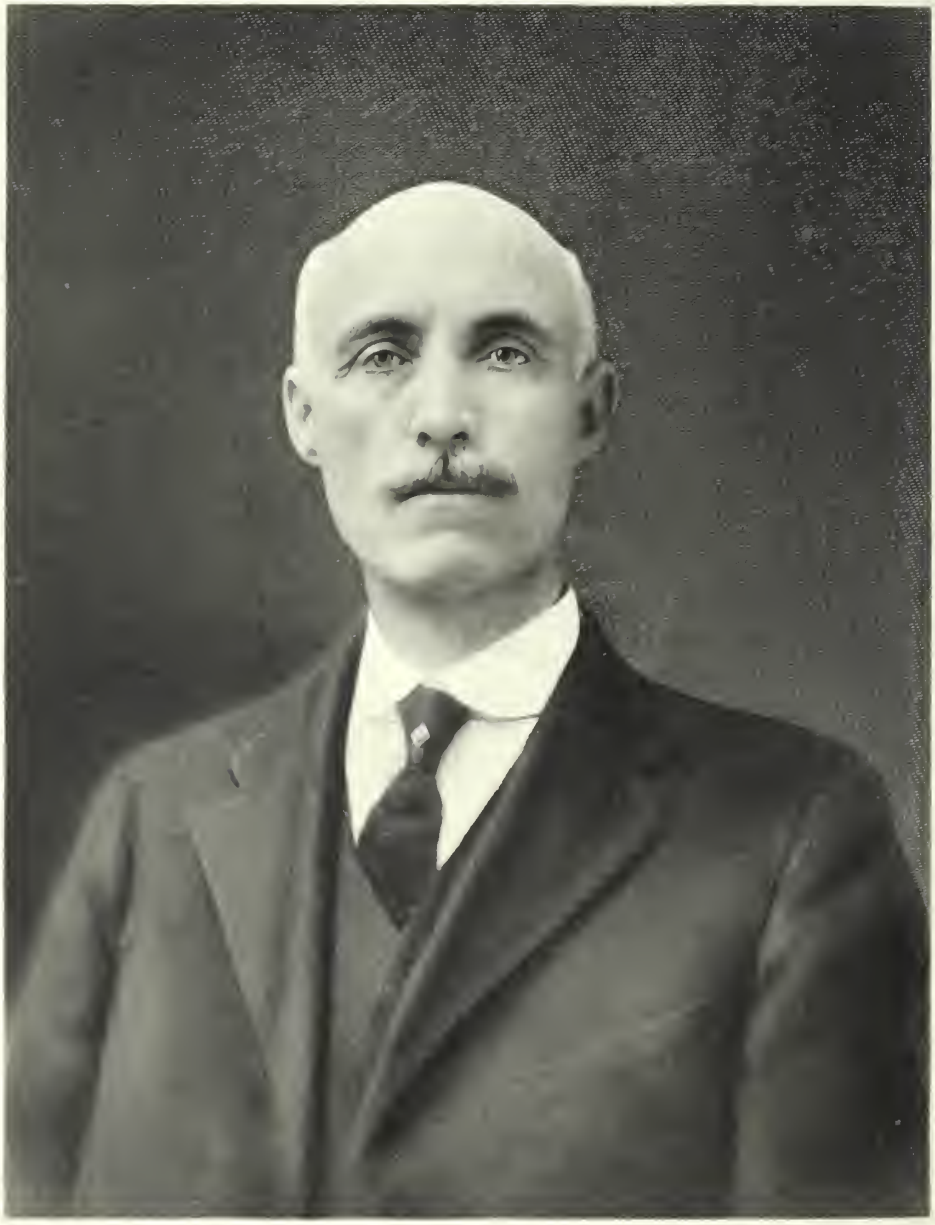
JESSE THOMAS HINTON, Memphis, Tennessee, president and general manager of J. T. Hinton & Son, funeral directors, was born in Poplar Plains in Fleming County, Kentucky, on March 24, 1865, the son of Thomas Jefferson and Sarah Ann (Fitch) Hinton. It was a sturdy stock from which he came, honest and upright in their dealings with their neighbor, courageous and highminded in their obligations as citizens and faithful to the convictions of their fathers. He went to the public schools, meanwhile working with his father in the bridge building business. In 1888 he learned through a traveling man, who did business with his father, that a position was open with P. M. Stanley, at that time a leading undertaker of Memphis. Mr. Hinton applied for the job and got it. He started at $50 a month. His attention to every duty and the splendid devotion with which he went about his work, carried him forward. Two years later the name of the firm was changed to Stanley & Hinton. In 1892 Mr. Hinton, who had rapidly surged to the front in the business, left the firm and went with J. F. Holst & Brother. He gave to this firm ten years of efficiency and devotion to duty. In 1902 the firm became Holst Bros. & Hinton, and so continued until 1913 when Mr. Hinton bought out the interest of Mr. J. F. Holst and the firm became J. T. Hinton & Son. This firm is now as it has been since it was founded nearly eighty years ago the leading undertaking firm in the Mid-South. Mr. Hinton, as a young man in the employ of J. F. Holst & Brother, drove the first ambulance that was ever seen on the streets of Memphis. Now the firm operates three motor ambulances, splendidly equipped with every convenience. One of them, lately added to the ambulance department, is the finest ambulance in the world. The firm is delightfully located in the beautifully furnished and splendidly equipped funeral home at 1150 Union Avenue. The firm also owns the Holst Building at 173 Union Avenue which, for so many years was the home of the business, and which is still used to take care of its large business. Mr. Hinton was married December 31, 1891, to Miss Lida Balzelle Burgess, also of Fleming County, Kentucky. Mrs. Hinton is one of Memphis' talented and accomplished women. He is a member of the Colonial Country Club, Memphis Rotary Club and Chamber of Commerce. Though never desiring political office Mr. Hinton always takes a deep interest in the ways of politicians, and is a sterling Democrat. He is an officer of the Linden Avenue Christian Church. For many years the Hintons lived on Eastmoreland Avenue. Of late years they have lived at the Hotel Chisca. Mr. Hinton has two children, Mrs. Mary Louise Hinton Clark, and Captain Frayser Hinton, vice-president of the firm, a veteran of the World War and one of the city's promising young business men.

S. M. Jones

PROBABLY the most successful of the younger planters on the Tallahatchie River in Mississippi is Selwyn Marshall Jones of Glendora, and no man on the river has put more energy into his business than he has. Mr. Jones was born in Torrance, Mississippi, July 11, 1883, the son of Selwyn Marshall and Rolena Ward (Eggleston) Jones. He was educated in the public schools of Grenada, and spent two years in Mississippi College at Clinton, and the same number of years in the University of Mississippi. At the age of sixteen years he went to work as a turn-row rider on the plantation of R. Dailey at Torrance. He spent two years working for Mr. Dailey and then sought the wider fields afforded by the Mississippi Delta. His uncle, R. Lewis Jones, was then one of the leading planters along Tallahatchie River. The lad worked for his uncle until he was twenty-one years of age. Then he inherited seven hundred and sixty acres of land where Black Bayou empties into the river and took active charge of it. Well equipped by breeding, education, training and experience, possessed of a physique which seemed proof against fatigue, a sincere ambition to go to the top of the ladder—all of this dominated by sterling honesty—he put all that was in him into his management of the plantation. It showed from the first day that he took charge and from the first the business prospered. The Mississippi Delta, with clearing, fencing and draining during the workable days even when the crops do not require attention, probably is the busiest place in the United States. The drone receives about the same consideration that he does in the hive of bees when the honey flow is light. And Mr. Jones' plantation was the busiest of the busy. But if he required much of his men and mules, he gave more of himself. It was never "Go ahead," but "Come on" for he was ever in the lead, and every one on the place caught the contagion of his terrible energy. He ran the place alone for three years, when he and Mr. Boykin M. Perkins formed the firm of Jones & Perkins, which enjoyed five years of prosperity. Mr. Jones then bought Mr. Perkins out and since that time has run the business alone. Since the beginning of his career in the Delta, Mr. Jones has had great faith in it and has been a rapid buyer of land until he now owns ten thousand acres, located both in the Delta and at his old home near Torrance, where he has a large stock farm. He is a director in the Greenwood Bank & Trust Company, and the Henderson-Baird Hardware Company of Greenwood, and the Minter City Oil Company, and a stockholder in the Bank of Tallahatchie at Sumner and the Planters Bank at Clarksdale. As county supervisor, he was active in giving Tallahatchie County her first gravel roads. He and Miss Mary Winter Upshaw were married November 1, 1912. They have two children, Selwyn Marshall, Jr., and Mary Upshaw Jones.



Elwyn M. Jones.



M. E. Layne.

M. E. Layne

MAHLON EASROM LAYNE, Memphis, Tennessee, head of the Layne & Bowler Company, the world's largest developer of underground water supplies, was born July 31, 1865, on a farm between Chillicothe and Ottumwa, Iowa, the son of Franklin Mortimer and Augusta Virginia (Newcome) Layne. The family left Iowa in December, 1872, and located near Hurley, South Dakota, where Mr. Layne spent his youth, getting his education in the local schools there until he was about nineteen years of age. He was at the age of seventeen years when he did his first work in the line, after nearly forty years in which he has achieved such marked success and of which he says, "I truly believe that separation of oil and gas from Nature's storehouse, also developing and commercializing the underground flows (Nature's balance wheel between rain periods) is the greatest undeveloped piece of engineering work now before the thinking world." His income from the first job was one dollar per day wages. Small as this was, the work had a fascination for him, and he stuck to the line, even though he then probably did not dream that he would evolve a system which would become international in its use, and would make lands which the geographies of his day described as hopeless deserts bloom now like the Antilles. At ten days after having reached his majority, Mr. Layne married and within less than six months induced his father-in-law to mortgage three cows with which to buy a one-horse-power well-digging rig for $89. He made good, paid off the debt at 12 per cent interest and the following year got a two-horse rig. From the first his guarantee was "No Water, No Pay" and that is the guarantee today of the company. His industry, ingenuity and sterling integrity went into the business from the start and has remained in it every day. It grew until he increased his outfit to a six-horse rig and then to steam power, from the beginning making many useful inventions. For eleven years he sunk wells in the neighboring states and during the spring of 1901, he went to Texas, saw the wonderful possibilities in the southern portion of the State, and later installed a big plant at Houston to take advantage of them and incidentally add many fold to the value of the lands. A factory was also installed in Los Angeles, California, which is a benefactor to the arid lands of the extreme Southwest. In 1913 the Layne & Bowler Company bought the plant of the Allen Engineering Company in Memphis, overhauled and enlarged it to where it is one of the most efficient factories in the entire South. Beside these three factories, the company has ten branches and sales offices and has installed over 7,000 pumping stations in the United States and ten foreign lands. Mr. Layne and Miss Bertha Adella Basye were married August 10, 1886. They have four sons, Lewis M., Leslie A., Lloyd F. and Ollyn A. Layne. Mr. Layne is a member of the Methodist Church.

Dr. W. J. Lacy

DR. WALTER JEFFERSON LACY, Lyon, Mississippi, who owns and lives on the Ankticook plantation, near Clarksdale, of twelve hundred acres, was born March 24, 1877, in DeSoto Parish, Louisiana, the son of Elijah Wimbuck and Frances (Scott) Lacy. In the early period of his life he was the victim of rheumatism to a degree that deprived him of attending school, and was educated by private tutors. Later he entered the Kansas City Veterinary College, was graduated in 1906. At the time the United States Bureau of Animal Industry was called on to expand to meet the present meat inspection law, and control the diseases of animals, he entered this service, it having exceptional educational advantages, being stationed first in the Kansas City Stock Yards, thence to Austin, Minnesota; Wichita and Parsons, Kansas, two years at Parsons, having jurisdiction over stock entering the grazing lands of the Osage Indian reservation, then the land of the blanket Indian, now a famous oil region; thence to Omaha and Nebraska City, Nebraska; thence to St. Joseph, Missouri, and thence to Nashville, Tennessee. Out of the latter station he was assigned to Coahoma and Tunica counties, Mississippi, in the spring of 1910. Prior to taking up the veterinary profession, he was engaged in the horse and mule business, operating five years in Illinois, Iowa and Missouri. Doctor Lacy thought he had seen the finest of the nations farm lands, in his former locations, and the successful corn belt farmer was the acme of agricultural success, but when Clarksdale was made his headquarters, and he had covered his territory, he realized there was the spot of fertility and the land of opportunity. After eighteen months organizing and directing the bureau's work there he was transferred to Oklahoma City, Oklahoma, and was returned to Clarksdale in 1912 to close up the bureau's work. He then resigned, rather than leave the Delta. He bought a half interest with Mr. E. J. Mullens in twelve hundred acres of semi-developed land, operating as the firm of Mullens & Lacy, until 1920, six hundred of which came to him in the dissolution of the firm, and formed the nucleus of his present holdings. The other was added by timely purchases of surrounding lands. He owns, with Mr. T. C. Oberst, Swan Lake plantation of sixteen hundred acres, adjoining his. Ankticook is Indian for "grape-vine" telegraph. Here all details are under his personal direction and under his guiding hand it is the show place for Coahoma County, unsurpassed by any for degree of development and character of improvements. For several years he has paralleled the cotton plantings of the Stoneville Experiment Station, and also co-operates with plant specialists of other areas. He is a stockholder in the Planters Bank, Clarksdale, Delta Grocery & Cotton Company, Clarksdale, and Memphis Packing Corporation. He was married to Miss Birdie Mullens, in Clarksdale, October 11, 1911. His favorite mode of travel is by motor and he will vary widely from the usual course of travel to visit a farm of reported excellence, a spot of historical importance or scenic splendor.



Walter J. Lacy



J. Mussey

J. T. Massey

JOHN THOMAS MASSEY, manager of the states of Tennessee and Arkansas for the Standard Oil Company of Louisiana, has attained to that important position with the biggest business organization in the world, solely in pursuance of its policy of putting the most efficient men in the high executive positions. Mr. Massey was born in Lafayette County, Mississippi, near Oxford, November 5, 1882, the son of William C. and Mary E. Massey. At the age of nineteen years he began his career as stenographer for the Illinois Central and Gulf & Ship Island railroads and remained with them until 1903. Later that year he was with the Southern Car & Foundry Company at Anniston, Alabama, and with the Atlantic & Birmingham Railroad in the same capacity. Seeking a broader field where there would be greater opportunity for the talents which he possessed, Mr. Massey came to Memphis and on January 1, 1904, entered the office of the Standard Oil Company of Kentucky as stenographer. He was promoted to chief clerk and remained with that company until its properties in Tennessee were purchased by the Standard Oil Company of Louisiana. Mr. Massey continued with the Standard Oil Company of Louisiana in the same capacity for some time, but Mr. C. O. Scholder, then manager of the local office, saw that everything that Mr. Massey did had been well done and that he possessed initiative. Big businesses are ever in need of good men and Mr. Scholder promoted Mr. Massey to assistant manager, which position he filled until Mr. Scholder was promoted to the position of vice-president of the company with headquarters in New Orleans, Louisiana, in charge of the sales department and the business of the company in a number of southern states, including Tennessee and Arkansas. Knowing Mr. Massey's thorough qualifications for the head of the Memphis office, Mr. Scholder made him his successor. He is recognized as one of the most systematic business men of the city, and one of the most efficient managers of the Standard Oil Company in this section. Ever since Mr. Massey became the chief clerk in the local office of the Standard Oil Company, that office has been recognized as one of the best in the city in which to work. While it is true that a full day's work had to be done and done correctly, that office was a pioneer locally in reducing the hours for employees, in giving them half holidays on Saturdays, in paying good salaries, in making promotions based solely upon merit, and in having the most convenient and sanitary conditions for all of the office force. Mr. Massey has taken no active part in politics, but is a member of the Rotary Club, the Chamber of Commerce and the Colonial Country Club, and active in every movement for a better Memphis. He and Miss Nannie Louise Driver were married December 28, 1902, and have one child, a daughter.

G. F. Schlecht

G. F. SCHLECHT came to Memphis in 1915 with the agency for the Dodge Brothers motor car and a degree of energy which enabled him to build up a business employing more than one hundred men and conceded by executives of big concerns, and automobile sales managers to be the most complete and efficient, and to have the best arrangement of any similar concern in the South and the equal of any in the United States—a business establishment aristocratic in its order and cleanliness and democratic in that every one is treated alike. The price of a Dodge car is the same to every customer, and no one has ever claimed the standing offer of a car free to any man who can show that another got one more cheaply than the list price, or one ordered after his. The system, energy and judgment that Mr. Schlecht has put into the business is attested by the fact that he had on file at one time five hundred orders, which the factory had been unable to fill. In the management of his business, Mr. Schlecht has evolved a plan which secures maximum results in the way of efficiency from each employe at the same time developing his loyalty and attracting his affection. Each week he meets with the heads of all of the departments, reviewing the past week and deciding on the procedure for the next week. A question box is maintained where each employe is urged to make suggestions. Any of these that look good to the heads of departments are tried out for sixty days and if at the end of that time they prove of value, the employe who made it is paid for the idea. At the end of each year the employes are Mr. Schlecht's guests at a banquet, where they receive bonuses. The result of this and constant good treatment has been no shortage of labor, even during the severest war times. At the 1918 banquet every employe who attended the 1917 banquet was present save those who had entered the service and one who had died. Although Mr. Schlecht came to Memphis in 1915, not knowing a man nor the name of a street, he headed a team in the 1919-membership drive of the Chamber of Commerce which won the silver cup for having secured most members and every day of the drive, except one, he was the leader. He was then named chairman of the chamber's entertainment committee, and arranged the elaborate affairs for General Pershing and others of lesser fame, together with having completed for President and Mrs. Wilson what the secret service men said was the most complete plan made for that trip. He is appreciated by the trade most for having organized the Memphis Automobile Dealers' Association, of which he is vice-president. He is also president of the Kiwanis Club and a member of the Colonial Country Club. Gustave Frederich Schlecht was born in St. Louis, Missouri, October 15, 1880, and educated there, the son of Charles and Louisa Schlecht. He and Miss Matilda Kreidler married June 12, 1903. They have one child, Richard W.





Robt. L. Brown

R. L. Brown

ROBERT LEE BROWN, Memphis, Tennessee, one of the leading coal mine operators of the Mid-South, was born December 30, 1869, in Obion, Tennessee, the son of Calvin S. and Margaret Virginia (Martin) Brown. He was educated in the grammar and high schools of Obion and then took the course in Professor William R. Moore's Training School at Glass, Tennessee. From these he went to Vanderbilt University in Nashville, Tennessee, where he took first the literary course and then the law course, completing the latter in 1892 with the degree of bachelor of law. However, active business life appealed to Mr. Brown stronger than did the profession of law, and in September of the year in which he was graduated, he came to Memphis and entered the coal business, in which line he has remained ever since and in which he has gone to the top. As the head of the Brown Coal Company he was for the first twenty years of his business career one of the leading retailers of the city, but in 1912 he retired from the retail business so far as Memphis was concerned. In the meanwhile he had acquired and operated coal mines in Alabama, and in 1905 he began the acquisition of mines in Western Kentucky. He sold his Alabama interests and concentrated in Kentucky. In the meanwhile he had also developed into one of the best coal operators in the United States. He put into coal mining operations a degree of energy and skill which sent their output up the high mark, and into the sale of the product of the mines an efficiency, integrity and ability which made the business highly remunerative. Now he is the head of four large Western Kentucky coal mining companies, three of which are located on the lines of the Illinois Central Railroad and one of which is on the Louisville & Nashville Railroad. As a producer of coal, his companies are the fourth largest in that section of the state. In addition to being president of the Brown Coal Company, he is also president of the Gibraltar Coal Mining Company and of the Mercer Coal Company. He also operates sales offices and coal yards in Louisville, Kentucky, on a large scale, having bought from General T. Coleman Dupont the business there in that line of the Central Coal & Iron Company. Mr. Brown has always been active for every movement for the improvement of Memphis. He led in the organization of the old City Bank, now the National City Bank, and was the first president of that institution. Later he sold his stock in that bank and for a long time has been a director in the First National Bank. He has also long been interested in farming, owning and operating several of the best farms in this section. He is a member of the Memphis Country Club, the Tennessee Club and the Chamber of Commerce. Mr. Brown and Miss Ella May Starrett were married February 5, 1896. They have one child: Miss Amy A., now Mrs. George Swiggart Miles.

H. A. Morrison

H. A. MORRISON, banker, planter and lumber manufacturer, Earle, Arkansas, was born in Vevay, Indiana, March 5, 1877, the son of B. S. and Julia I. Morrison. After having received a common school education he decided to cast his lot with the progressive section of the country near Memphis, where he has prospered greatly and where he has been an active factor in the development of his adopted home. He settled at Earle when there was nothing in the location of soil or resources of that site to indicate that it had a right to be any better than a number of other small cities in the St. Francis Basin. He and Judge John F. Rhodes, long a leading figure in the material and political welfare of Crittenden County, formed a connection in the real estate and land abstract business. They soon became the largest dealers in land in that section of the State. Mr. Morrison had enough vision to realize that the fertile level lands of the Basin could not long remain low in price like they were at that time in comparison with the other lands of the United States which were not nearly so productive. He and Judge Rhodes were large buyers of wild land on their own account. Much of this they held for a short time and sold at a handsome profit. Many tracts were developed by them to some extent and then sold. Other tracts they sub-divided and sold in small tracts so as to hasten the settlement of the country and in a number of cases they laid the open land off in town lots. Their abstract business also grew to a large size. Mr. Morrison and a few other men of his type—men who essentially are doers and not mere talkers—happened to settle in Earle. With them it was naturally a matter of co-operation for the good of the community and it was but a short time until the small town began to feel the effect of their presence. The net result of their activity was the rapid growth of the town into a city which for some years has been generally considered the best and most active city in the St. Francis Basin, setting the example and pace for all of the others in all lines of progress and civic activity. The spirit of the city enthused the surrounding country and they taxed themselves heavily for good roads into Earle from all points of the compass. In the meantime, Mr. Morrison had acquired some of the best of the fine alluvial lands in that section of the basin and became one of the most substantial planters of cotton. He is also heavily interested in valuable timber lands in Louisiana. For two years following 1911, Mr. Morrison was secretary of the St. Francis Levee Board, and he is vice-president and executive officer of the Bank of Commerce at Earle, the strongest financial institution in his section of the State. Mr. Morrison and Miss Lillie Hogin were married in 1898. Their children are, Rebecca A., and Hamp A. Morrison.



H. A. Morrison



A. J. Morley

A. J. Moseley

THERE is no greater hustler in Coahoma County, Mississippi, than Arthur Jenkins Moseley. Born in Panola County, Mississippi, the son of Dr. Hillery and Martha J. Moseley, he went to work at ten years of age in a drugstore but after fifteen years of this work, he sought the more strenuous life of the Delta, then just beginning its period of astounding growth, in which he took a most active part. For some twelve years he had charge of the large planting and mercantile interests of Mrs. L. E. Bobo at Lyon, then he engaged in planting on his own account. No man, even in the Delta at that time where the nervous strain was heavy, ever put more steam pressure behind his work than did Mr. Moseley. It showed instantly and the business grew in volume and income from the start and Mr. Moseley had soon acquired a fortune, which still is growing and which is enjoyed by his host of friends as much as by himself. So bright is his disposition and so warm is his affection for his fellowman that he would be happy in their company if they were prosperous while he was in adversity, and miserable if he alone possessed all of the good things in life. Mr. Moseley thinks that Coahoma County is the finest county in the world, not only in which to live but also in which to invest, and all of his business connections are there. In addition to his planting affairs, he is a stockholder and director in the Planters Bank, the Clarksdale Savings Bank, the Johnson-Harlow Lumber Company, the Clarksdale Machinery Company, the Peoples Compress Company, the Clarksdale Trust Company, and president of the Coahoma County Milling Company, vice-president of the Delta Grocery & Cotton Company, doing a tremendous wholesale grocery and cotton factor business, and vice-president of the Delta Hardware & Implement Company, wholesalers in both of those lines. When Uncle Sam went into the war, he gave his only son, Albert J., who was accidentally killed just after receiving his discharge. Mr. Moseley went into "high" in all of the loan campaigns. He was county chairman for the first Liberty loan drive and district chairman in all of the others for Coahoma, Tunica, Bolivar, Washington and Humphreys counties. In each drive his territory went over the top 100 per cent, and Coahoma "put it over" larger than any other county in the state. Mr. Moseley and Miss Hettie Bobo were married February 27, 1895, and have only one living child, Miss Louise. With no taste for office-seeking, Mr. Moseley served one term as a county supervisor. He is a member of the Chamber of Commerce, of the Clarksdale Country Club and the Clarksdale Outing Club, of the Clarksdale Lodge of Elks and of the Clarksdale Rotary Club. He has traveled widely in the United States and in Canada. No man is better known in his section than he and better loved by all who know him.

A. E. Mahannah

ALBERT ELLSWORTH MAHANNAH, Memphis, Tennessee, has erected here the largest hardwood sawmill in the United States, which turns out lumber which his firm makes into bodies for the largest automobile factory in the world and into wheels for eight other large motor cars. The plant, in full operation, with the additions being made will have four thousand men on its payroll. Mr. Mahannah was born February 20, 1864, in Cortland, Ohio, and received a public school and collegiate education. He came South in 1900, operating at various places in the mill and lumber business for five years and then came to Memphis, operating a mill of only medium size under the name of the Mahannah Lumber Company, where Plum Street and the Illinois Central Railroad join. Mr. Mahannah, finally in the right location, showed himself to be one of the best of sawmill men and his business grew from the start. He sold his plant to the Kelsey Wheel Company of Detroit, Michigan, in 1912, and has managed the plant since then for them, having sold his product to them for several years preceding this which made it advantageous for Mr. Kelsey to finance a plant which Mr. Mahannah should manage in the center of the hardwood belt, making wheels and bodies for the eight large auto companies complete. Mr. Mahannah erected in the North Memphis plant, what experienced mill men say, is the best hardwood sawmill in the United States and the largest. It has a ten-hour capacity of one hundred and twenty thousand feet, or nearly a quarter of a million feet if operated day and night to its capacity, and yet with every appliance for the mechanical handling of the material and product known to the trade and many new inventions along that line, the plant at full capacity will require four thousand men. The dry kilns are second in size only to those erected at Dayton, Ohio, for the Wright Brothers to fill their airplane-war-contracts. The completed plant will have a monthly capacity of fifty thousand automobile bodies and eighty thousand sets of automobile wheels. All of the Cadillac, Studebaker, Hupp, Dodge, Maxwell, Paige, Hudson and a large part of Ford wheels are made in the Kelsey plant. Ford takes all the wheels that the plant can supply to him. Mr. Mahannah bought nineteen thousand acres of land for the company out from Rolling Fork, Mississippi, and is building the highest priced log railroad in the United States on which to get out this timber. Miles of the tract of timber is subject to backwater in flood seasons from around the end of the levee system. Mr. Mahannah was married November 7, 1882, to Miss Ida L. Davis. They had four sons, Floyd R., Joseph C., Albert A., and Maxwell E., all of whom are at the Kelsey Wheel plant. He married the second time to Miss Elizabeth Breen, on April 7, 1915.



R. E. Makamnah



Geo. W. Merry

Dr. G. W. Meux

GEORGE WHITFIELD MEUX, Stanton, Tennessee, physician, planter and breeder of fancy livestock, was born June 4, 1881, in the house which his grandfather built in 1834 one mile southwest of Stanton when he moved there from Virginia and which has been in the family ever since. He is the son of James Steger and Jo (Somervell) Meux, the Somervell family being equally distinguished in Tennessee, Virginia from the colonial days and in England, with the Meux family, for its vigor, refinement and courage. Doctor Meux attended the common schools of Stanton and then went to Webb School at Bellbuckle, Tennessee. Then he went to Vanderbilt University at Nashville, Tennessee, where he received his degree of bachelor of arts in 1903. The next three years of his life were put in with the medical department of the same University and in 1906 he received from it his degree of doctor of medicine. He finished his preparation for the practice of his profession by spending the year 1907 in Bellevue Hospital, New York City, and then came to Memphis where he spent two years in practice. In 1908 his father died and in 1909 Doctor Meux returned to Stanton, where he engaged both in the practice of medicine and in looking after the large estate that his father had left. When the grandfather moved to Haywood County he bought three hundred and twenty acres of land and built upon it. The father of Doctor Meux added considerably to the house as he did also to the tract which his father had acquired and the adjoining eighty acres which his grandmother bought after the death of her husband. Doctor Meux followed in the footsteps of his father in both lines. Now his palatial home, situated on the Memphis-to-Bristol Highway is equipped with every modern comfort and convenience of the city without any of its nuisances. Although having attained success in his profession, Doctor Meux is doing all that he can to retire from it, but the people of his section are also doing all that they can to prevent his doing so. He is the owner of three thousand acres of land and derives his pleasure from the scientific and diversified cultivation of it. He feels that he is doing the country a real service by this and that his life will not have been in vain if he shall have helped his country to raise larger crops on the same area of land. He is also a breeder of fine shorthorn cattle, Poland-China hogs and blooded horses. He owns in Hal Baxter one of the two living sons of Brown Hal; and Ed Geers, premier reinsman of the world, in his delightful memoirs, rates the Hal blood as the most virile of all harness stock. Hal Baxter has never been trained for the track, but has done a trial mile in 2:12. Doctor Meux belongs to the American and Haywood County medical associations. He and Miss Martha Garnett of Somerville, Tennessee, were married April 27, 1915. They have two children: Jo Somervell and Martha.

W. B. Parks

THE Honorable Walter B. Parks, planter, merchant, banker and capitalist, Merigold, Mississippi, is a native of the State, having been born August 27, 1867, at Oxford, the son of William Beatty and Calista Virginia (Hudson) Parks. He received his early education at the Toccopola High School and at the early age of eighteen went to Texas, where he engaged in the farming business at Belton. Although he made a success there, he did not see the future in that State that he realized was open for an active man in the Mississippi Delta, and at the age of twenty years he returned to Mississippi and located at Shelby. He went into the store of A. M. Wynn, then doing a general mercantile business there, working first as a clerk. Later Mr. Wynn opened a branch store at Merigold and Mr. Parks went there in 1890 as chief clerk, but soon was promoted to bookkeeper and shortly thereafter to manager of the store. He remained with Mr. Wynn there until 1894, when he went into business for himself in Merigold under the firm name of W. B. Parks. Two years later he had developed to the point where he added planting to his mercantile business, beginning with one hundred and sixty acres. He has increased his holdings steadily from that time until this. Now he owns an eighteen-hundred-acre plantation at Merigold, where he resides. He owns a three-thousand-acre plantation at O'Reilly, Mississippi. Having been born in the hills, Mr. Parks' vision is not confined to the fertile lands of the Delta. He realized the possibilities of the uplands also and some years ago bought in Hinds County, near Jackson, Mississippi, a tract of forty-five hundred acres, where he is engaged in the livestock business on a large scale. He raises white-faced cattle, hogs and sheep on this upland plantation. Mr. Parks also is the owner of some fifteen hundred acres of land in fee simple in Louisiana, and the geology of that section, based upon the present oil wells, indicates that there are anticlines under his land. But Senator Parks has not devoted by any manner of means all of his time to making money for himself. He has found time to be of service to his county and his State. He represented Bolivar County in the lower house of the State Legislature for the 1912-14 term, and the following four years served with distinction and usefulness in the upper house, being of especial service in the matter of agriculture, roads, banking and drainage. He is president of the Bank of Merigold; vice-president of the Cotton Exchange Bank of Cleveland; director in the Delta Grocery & Cotton Company, and in the Bank of Clarksdale; director in the Merchants Bank & Trust Company of Jackson; director in the People's Compress Company of Clarksdale, and stockholder in many lesser enterprises. He and Miss Mary Elizabeth Wynn were married October 4, 1900. Their children are Misses Annie Claire, Virginia and Frances.







Stiles

Will Pyles

WILL PYLES, Blytheville, Arkansas, one of the leading wholesale merchants, bankers and public spirited men of northeastern Arkansas, was born in Troy, Tennessee, November 4, 1869, the son of Hugh M. and Tennie B. Pyles. His father was engaged in the saw mill business with Mr. George W. Windell of New Albany, Indiana, and Mr. Windell induced the father to send the young man there to complete his education. Then Mr. Pyles went to work for Hayden Brothers, buying lumber in Illinois, Missouri, Arkansas, Kentucky, Tennessee and Mississippi. He bought lumber later in the same territory for two other concerns and then when the Louisville & Nashville Railroad was building its Cumberland Valley line he went there and worked in the commissary department long enough to learn the grocery business. In 1901, Mr. Pyles went to Osceola, Arkansas, and organized the Burton Grocery Company, for which he traveled. Blytheville was in his territory. Then it was but a small place, but Mr. Pyles foresaw its future. While still traveling for the Burton company he began trying to form a wholesale grocery concern at Blytheville with the thorough understanding that it was to take over the Burton company. The result of his efforts was the organization in May, 1904, of the Arkansas Grocery Company at Blytheville, with an authorized capital of $50,000, of which $30,000 was paid in, which took over the Osceola concern. Mr. Pyles traveled for the new house until December, 1912, when his capacity was recognized by the directors of the company to the extent that he was made vice-president and manager of the company. The company then had its capital all paid up and a surplus of $5,000. Mr. Pyles pushed the business with such vigor and discretion that a few years later he was made president of the company. Soon thereafter he opened at Hayti, Missouri, a branch of the Arkansas Grocery Company. Now, under his direction, the company has a fully paid up capital of $200,000 with a surplus of $35,0000 and no concern in northeast Arkansas stands higher than it does. In 1917, Mr. Pyles undertook the reorganization of the Farmers Bank. It then had a capital and surplus of $37,500. He added a trust department and changed the name to Farmers Bank & Trust Company. Under his guidance as president, the institution now has capital, surplus and undivided profits aggregating $120,000, is a member of the Federal Reserve Bank System, and passed the financial crisis in Blytheville of 1920 without a question of its solvency. During the World War, Mr. Pyles was sales director for all Liberty and Victory loans and Y. M. C. A. and Salvation Army campaigns and all went over the top in less than their allotted times. Mr. Pyles and Miss Ora Caldwell were married in February, 1890. Their child, Miss Eva, now is Mrs. Leslie Hooper. After having been a widower many years, he and Miss Ada Scott were married in September, 1902.

A. B. Reese

ALBERT BAILEY REESE, banker, planter and financier, Itta Bena, Mississippi, was born in Yalobusha County, Mississippi, February 21, 1885, the son of Albert Bailey and Susie (Mac) Reese. He attended the grammar schools of DeSoto County and the high school at Itta Bena, and then went to the Agricultural & Mechanical College at Starkville, Mississippi, where he took and maintained a high standing, physically, mentally and morally, being vice-president of the Y. M. C. A. At the age of nineteen years he went to work for the Bank of Itta Bena on the bottom rung of the ladder which he has climbed so rapidly in sixteen years that now he is one of the outstanding factors in the rapid development of that rich section of the Mississippi Delta. He was "runner" for the bank for the first year and then earned promotion to the position of bookkeeper. In three years he was made cashier. In the meanwhile the institution has become the First National Bank of Itta Bena and he still is the cashier as well as one of the directors. He is also a director and cashier of the First Savings Bank of Itta Bena; a director in the Itta Bena Compress Company; interested in the Holland-Delta Cotton Company, buyer and exporter of the long staples of that section; part owner in fifty-two hundred acres of magnificent land in LeFlore and Humphreys counties; director in the Dixie Rubber Company of Memphis, and a stockholder in the Crull-Whittington Wholesale Dry Goods Company of Greenwood, Mississippi. He is interested in several hundred acres of land near El Paso, Texas, on which there are such strong indications of oil that the owners have refused several times what they paid for the land. He is also secretary and treasurer of the Delta National Farm Owners Association, which has jurisdiction under the New Orleans branch of the Federal Land Bank over LeFlore, Sunflower, Humphreys and part of Tallahatchie counties in farm loans. The new home of his bank has a special department and equipment for caring for this important work. In 1919 he divided a four-thousand-acre tract into one-hundred-acre blocks and sold them to negroes, thus creating a colony with every indication of success for the inhabitants. During the war, Mr. Reese was one of the most active men in LeFlore County for the success of all of the campaigns put on for Liberty bonds, Victory bonds, War Savings Stamps, the Red Cross, and in fact, every patriotic cause. He has been an active and devout member of the Methodist Church for a number of years and for the past ten years has been president of the board of stewards and superintendent of the Sunday School for the congregation of that denomination in Itta Bena. He is also a trustee for the Humphreys Consolidated High School at Itta Bena. Mr. Reese and Miss Maude Sullivan of Webb, Mississippi, were married December 24, 1905. They have one child, Albert Bailey Reese, Junior.



A. B. Peeler



W. F. Reese

W. T. Reeves

WALTER THOMAS REEVES, wholesale grocer, Tupelo, Mississippi, was born in Greenville, Georgia, March 2, 1866, the son of Madison and Mary (Render) Reeves. After having finished his education at the Greenville High School he became a traveling salesman for a grocery house in Georgia, in which line he remained until 1899, when he came to Memphis and became connected with the Oliver-Finne Company. He sold groceries for that firm on the road for seven years and at the end of that time had selected Tupelo as the place in which he would go into business on his own account. He organized the Reeves Grocery Company there with a capital stock of $40,000, he being elected president and general manager of the company. The first year the company did a gross business of $350,000 on that capital stock. Mr. Reeves was in a line that he knew thoroughly. To this information and the amount of capital stock, he added industry, sterling integrity and absolute honesty. In the fourteen years that he has been at the head of the company, he has increased the capital fourfold until now it is $160,000 and the annual volume of business is in excess of a million dollars. The company covers a territory seventy-five miles in every direction from Tupelo with its five traveling salesmen, and has earned a reputation both among its debtors and creditors which is second to none in the Mid-South. Since his residence in Tupelo, Mr. Reeves has been one of the active factors in the wonderful readjustment of that entire county. Lee County has probably the best roads in the State and they have been built for the least money in proportion to their class. Mr. Reeves was an early advocate of their construction and is a staunch supporter of the good-roads movement. He is a leader in the cause of higher and better education, and with that end in view is president of the board of trustees for the Tupelo Military Institute, one of the leading educational institutions in that section of the State. In fact there has been no movement in years for better citizenship and civic progress that he has not supported with his time and his money. He is a steward in the Methodist Church and district lay leader for the church. He is commissioner from Mississippi for the magnificent Tri-State Methodist Hospital which that denomination is erecting in Memphis. He was recognized as one of the leading wholesale grocers of the South by being elected a director in and a vice-president of the Southern Wholesale Grocers' Association. In a business way, in addition to his grocery firm, he is interested in the Cotton States Life Insurance Company of Memphis, of which he is vice-president, and is a director in the Peoples Bank & Trust Company of Tupelo. Mr. Reeves and Miss Lena Milam were married February 18, 1901. They have three children: Walter Thomas, Junior; Stafford Render, and Milam Reeves.

E. L. Sykes

EUGENE LANIER SYKES, banker, planter, laywer and leading citizen of Aberdeen, Mississippi, is a native of that section of the country and a member of a family which has been conspicuous in Mississippi for many generations, each successive generation furnishing leaders for every movement for the upbuilding of the community along all good lines. Mr. Sykes was born on Glenwood Plantation, near Aberdeen, August 21, 1873, the son of Major Augustus James and Georgia Augusta (Sykes) Sykes. His education was in keeping with the traditions of the family, for at the completion of the courses in the common schools at home, he was sent to Agricultural & Mechanical College at Starkville, where he spent the sessions of 1887 and 1888. Then he went to the University of Mississippi at Oxford, where he remained until 1891. From 1895 to 1897 he was a student at the law school of the University of Virginia, where he was graduated in the latter year, with the degree of bachelor of laws. He spent the following year at the New York Law School, New York City, and at the end of that time was admitted to the practice of the profession in New York City. During the following three years he was rapidly establishing a splendid practice there, when the death of his only brother made it necessary for him to return to Mississippi and take active charge of the family's large estate. Since that time he has devoted his time and attention to his large banking, plantation and general business interests to the exclusion of the law. Upon his return to Mississippi he was elected president of the First National Bank of Aberdeen, one of the strongest financial institutions in that section of the State in which his family had been interested heavily since its organization. The growth of the bank since he assumed charge of it in 1911 is best proof of the ability that he has put into it. He is also the president and active head of the Sykes Plantations, under which name the large planting and livestock interests are operated, and which comprise several thousand acres of the finest of the black prairie land in eastern Mississippi. The largest of these plantations is at Muldon, where Mr. Sykes devotes most of the land to the production of hay and to the raising of Hereford cattle and the finishing of mules, which he buys in large numbers up-country while they are young. He is also president of the Monroe Cotton Oil Company of Aberdeen and a large owner of real estate in the city. He is a member of the Methodist Church; an Elk; a Mason; a member of the New York Bar Association; the Memphis Country Club, and the Tennessee Club of Memphis. Mr. Sykes and Miss Jennie Prewett Shoup of New York City were married December 23, 1898. Their children are: Miss Dorothy Wayne, now Mrs. Frank Hall of New Albany, Mississippi; Eugene Lanier, Junior; and Conwell Shoup Sykes.



Eugene Lamar Ayres



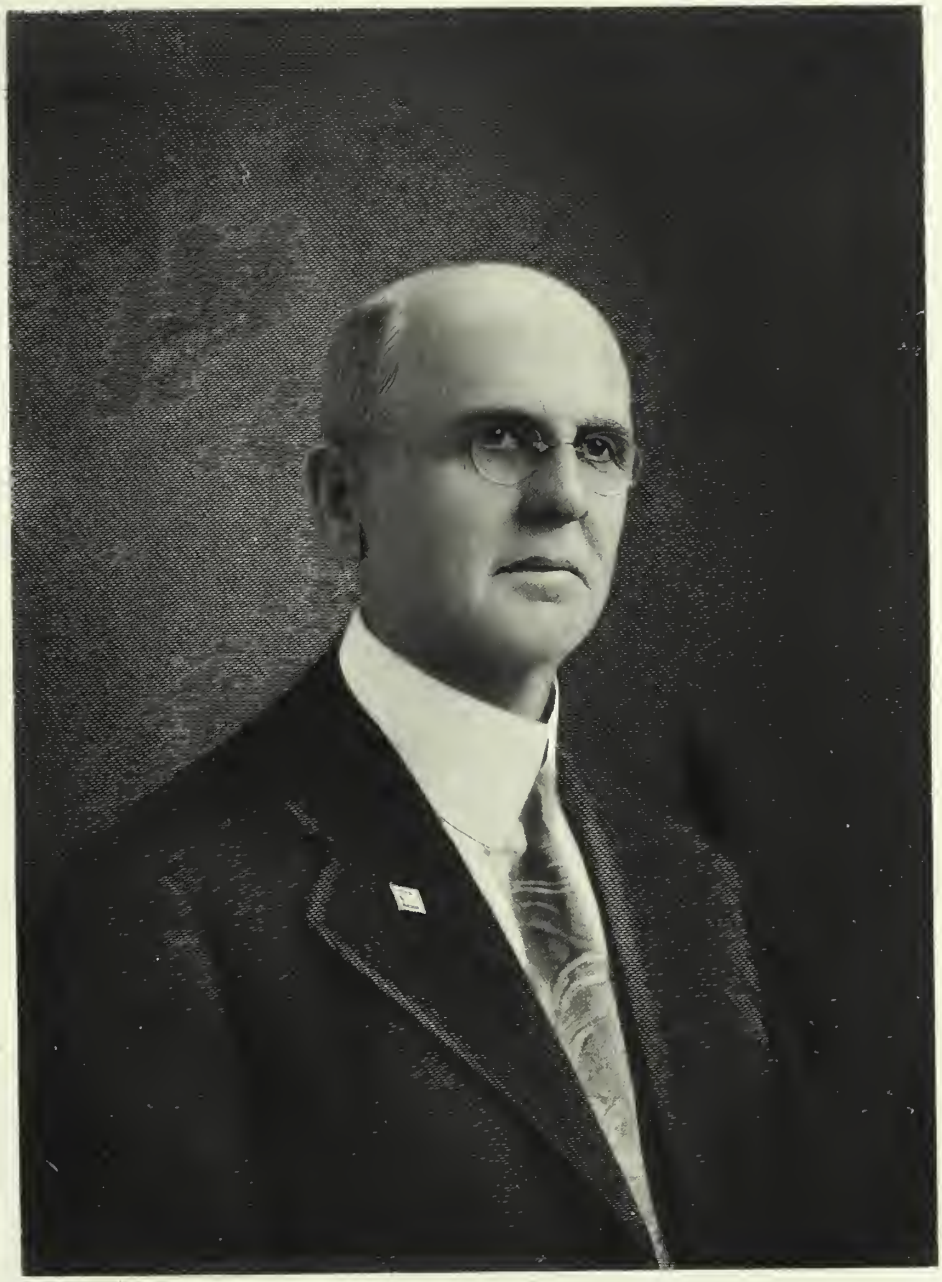
P. J. Simmons

A. J. Simmons

ALBERT J. SIMMONS, planter, merchant and capitalist, Clarkdale, Mississippi, is a native of Fayette County, Tennessee, where he was born August 27, 1876, the son of John Wesley and Anna Ophelia (Rodgers) Simmons. During the days of his youth, Fayette County was not enjoying its former or recent prosperity, and Mr. Simmons was tutored at home and in the public schools of his native county. Later he worked on roads, at farming and clerking in a store in Moscow to secure further education, which he did in the West Tennessee Normal School and at Nelson's Business College in Memphis, where he displayed such aptitude and diligence that he took the full course in three months, the time that he had spent clerking standing him in good stead at the business college. Upon the completion of this course, Mr. Simmons went to work for the Illinois Central Railroad in Memphis as clerk in the freight office. After a short time he accepted a position as bookkeeper for a Front Street firm. On October 12, 1903, he and Miss Elsie Gurney of Blue Mountain, Mississippi, were married. They have one son, Harold Rolston Simmons, born in 1912. After filling the position of cashier and credit man in Memphis till 1906, he moved to the Mississippi Delta and settled at Lyon and became bookkeeper for the store and planting business of Mr. E. J. Mullens, a man of exceptionally high character and capacity. It required but a month for Mr. Mullens to realize that in Mr. Simmons he had a man capable of far more than a mere clerkship, and hence he was promoted in December, 1906, to manager of the plantation. Mr. Simmons rendered Mr. Mullens good service in that capacity for two years, and by that time he had become strong enough to go into business on his own account. He leased a plantation of some twelve hundred acres and began on it a career for himself which has been a marked success in every sense of the word, for, while he put a high degree of energy into it, he still has found time to be of service to his community in all movements for its upbuilding. He is an active member of the Methodist Church and is superintendent of the Sunday School at Lyon. In 1914 he bought from Mr. Parks the East View place, half a mile from Clarksdale, where he has built a beautiful home equipped with every modern convenience, a big store, an electric gin and added everything necessary to an up-to-date plantation, for the plantation was improved when he bought it. Now he cultivates more than a thousand acres there, and there is none better in Coahoma County. He is a stockholder and director in the Delta Grocery & Cotton Company; a stockholder in the Peoples Compress Company, the Johnson-Harlow Lumber Company, the Memphis Packing Corporation, the Seven States Oil Company, the Seven States Products Company and the Mobile Tractor Company, being distributor in the State of Mississippi for the tractor company's output.

C. R. Strain

CLARK RAYMOND STRAIN, one of the leading manufacturers and business men of Tupelo, Lee County, Mississippi, is a native of that county, having been born May 18, 1869, at Verona, a few miles south of Tupelo, the son of James Henderson and Sarah Jane (Lilly) Strain. After attending the public schools and Bingham's Military School in Orange County, North Carolina, Mr. Strain came to Memphis and entered the employment of the Oliver-Finnie Grocery Company as city buyer. He remained with that concern from 1891 to 1899. While a resident of Memphis, Mr. Strain was a member of the Chickasaw Guards, a director in the club and first sergeant of the military company. When the Spanish-American War came on Mr. Strain went into the national service with Colonel Kellar Anderson on the first call for volunteers and served until the end of the war with the Second Tennessee Infantry. He entered as sergeant major on the non-commissioned staff and while at Camp Meade, Pennsylvania, was promoted to second lieutenant. At Columbia, South Carolina, he was again promoted to a first lieutenancy. Following the mustering out of the regiment, Mr. Strain returned to Lee County, Mississippi, where with the aid of his father, he formed the Tupelo Cotton Oil Company, his father being the first president of the concern. The following year the charter of the company was amended to the Tupelo Oil & Ice Company, and the business expanded to take in the latter product. Mr. Strain was made president and general manager, which position he still retains. Under his direction of the company it has grown to be one of the recognized establishments of its kind in the Mid-South. He is one of the two men who are responsible mainly for the organization of the Tupelo Fertilizer Factory and the erection of a large plant there which has been such a tremendous factor in the improvement of the agricultural condition in that section of the state and which does a large business all over the Mid-South. He is director in the company. Mr. Strain is also vice-president of the Tupelo Compress Company, a director and member of the executive committee of the Bank of Tupelo, vice-president of the Tupelo Hotel Company, vice-president of the Lee County Fair, vice-president of the Tupelo Golf & Country Club and member of the Memphis Country Club. Mr. Strain has never sought political office for profit, but for the last six years has consented to serve as a member of the Tupelo Board of Aldermen and in that capacity has charge of the municipal light and power plant, and so valuable has been his services to the community in that line that he has recently been re-elected. Mr. Strain and Miss Musette Carew Biggs of Collierville, Tennessee, were married February 7, 1900. They have four children, James Raymond, Cecil Clark, Janye Lilly and Etta Corinne. Mr. Strain and family attend the Methodist Church.







Thos. H. Smart.

T. H. Smart

THOMAS HENRY SMART, owner of the Memphis Overland Company, has done more in Memphis during the seven years that he has lived here than most men have accomplished in a lifetime. He was born in Dudley, England, October 19, 1884, the son of Thomas Henry and Alice (Clark) Smart, while the senior Mr. Smart was there as an expert accountant for a firm in Boston, Massachusetts, where the family returned when the junior Mr. Smart was a mere babe in arms. Few men of his age in Memphis are better educated and more widely informed than he is, and yet he never lost a day from work in his life to go to school, but he spent an untold number of nights in securing his education. He attended the Boston public schools during his younger years, but from the day that he was twelve years of age he has earned every bite of bread that he has eaten. He says that he grew up in almost every city in the United States, but there was not a week from the time that he left home until he was twenty-six years of age that he did not spend at least five nights in a night school if there was one in the city, and if there was not one, that he did not study, taking the full course in numerous correspondence schools. At sixteen years he was a master mechanic's apprentice in Meriden, Connecticut. Apt in that work as he has been in every line to which he has devoted his attention, he soon became a mechanic, then a tester and then a demonstrator. At twenty years of age he was a salesman for the White Steamer Company in Philadelphia, and in four years he had worked up to where he was head retailer on the sales floor in the New York agency of that company. He traveled then for three years for the White, Hudson and Overland companies, becoming representative for the Overland car for all the territory south of the Ohio River. Lindsey Hopkins then had the Overland agency in Atlanta and it was a losing proposition until he secured Mr. Smart as his manager. Under Mr. Smart's management the company made handsome profits the first year. Returning to the Willys-Overland Company for a time, Mr. Smart saved his money and in September, 1913, came to Memphis and bought the agency for the Overland cars for West Tennessee, North Mississippi and Eastern Arkansas. This was but a small business then, as there were but five accounts in the territory. The first act that Mr. Smart performed was to go from the Peabody Hotel over to the Business Men's Club (now Chamber of Commerce), join the club and volunteer for service in any campaign for the good of the city. He has been in most of them since. It took him three weeks to sell his first Overland car here. Since then he has sold approximately nine thousand, being second only to the Fords, and built many buildings for Overland agencies in this territory. The Overland home was the first modern one erected in Memphis. He married Miss Irene Bella Amey, April 17, 1904. They have no child.

J. A. Crawford

JAMES ALBERT CRAWFORD, Memphis, Tennessee, capitalist, retired planter and banker, was born in DeKalb, Mississippi, May 8, 1861, the son of Judge Mastin Duke and Martha (Rush) Crawford. Judge Crawford was of North Carolina stock and in ante-bellum days was a large land holder and slave owner in Mississippi. Soon after the Civil War he invested in Texas lands, but in 1869 sold them and his Mississippi holdings and moved to California, where he was a pioneer, acquired large possessions under Spanish grants and settled in Los Angeles, then a town of five thousand inhabitants. Mr. Crawford went to Sackett's School in Oakland, California, where he won the scholarship medal and then to the University of Michigan, where he graduated in the law course in 1886 as historian of the class. He was licensed to practice in the courts of Michigan and California and in the United States courts, but chose a business career. He was married May 15, 1888, to Mrs. Lillie Brown Heathman, widow of James M. Heathman, from whom she had inherited some property at Heathman, Sunflower County, Mississippi. They met while she was the guest of Mr. Crawford's mother in Los Angeles. She was the daughter of James H. Brown of Madison County, Mississippi, who had built for his winter home on the Gulf of Mexico, Beauvoir, later the home of Jefferson Davis and now the Mississippi Confederate Soldiers' Home. In later years Mr. Crawford tried to buy this property back into the family, but finding that the State wanted it for so laudable a purpose, he withdrew from the contest. Shortly after their marriage, Mr. and Mrs. Crawford went to Heathman with the intention of renting out the property and living in California, but Mr. Crawford saw the wonderful possibilities of the Mississippi Delta, and, instead of going west, they settled there. For the next thirty-two years Mr. Crawford was unsurpassed by any man as a factor for the development of the Delta. He increased his holdings until he owned in all twelve thousand acres, and he reduced no less than ten thousand acres of land from virgin wilderness to the highest state of cultivation of any plantation in the Mississippi Delta. He had no taste or time for public office, but three of the best governors of the State —Stone, Lowry and Longino—induced him to serve on the levee board. His palatial home at Heathman, just south of the railroad, equipped with every modern convenience of the city and surrounded by a grove of one hundred acres of giant forest trees was for years the show place of the Delta. Aggressive, courageous and positive; a gentleman by birth, education and association; refined, kind, courteous, fair and generous to all, Mr. Crawford was loved by the entire community, of both races, who sincerely regretted the recent sale of the Heathman plantation and his determination to spend the remainder of his life largely in travel with Mrs. Crawford over the world.



J. M. Crawford.



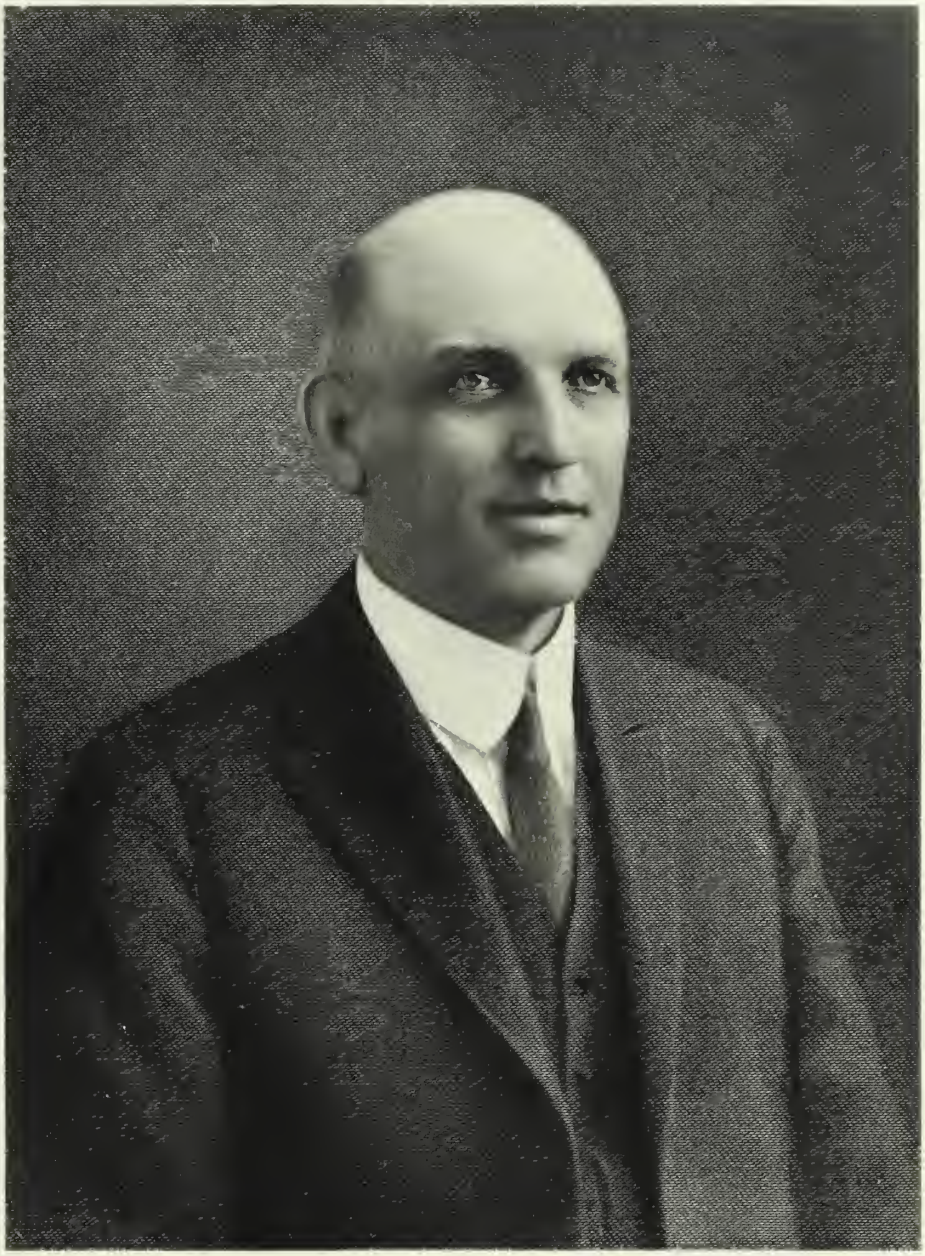
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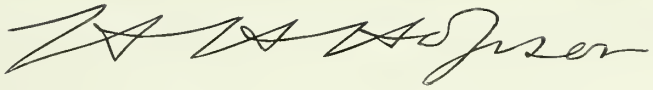
Dr. D. M. Henning

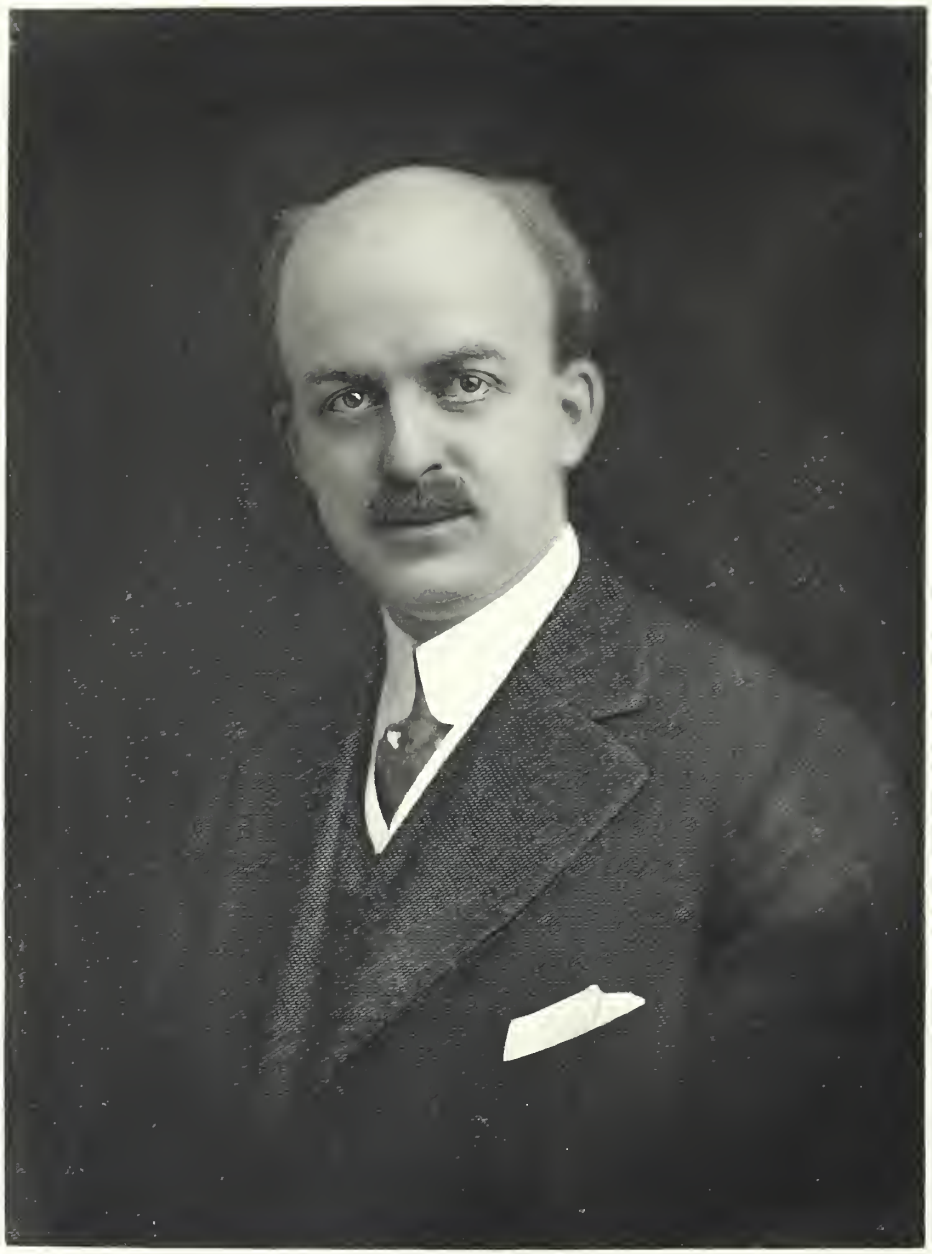
DR. DAVID MAX HENNING, surgeon, Memphis, Tennessee, began the practice of his profession under the most auspicious circumstances possible, and has lived professionally up to the high standard set by his father, and personally up to the equally high one set by both of the distinguished families from which he is descended. He was born in Memphis, October 15, 1875, the son of Dr. Bennett Greaves Henning, for years one of the most successful and beloved physicians in this section, and equally conspicuous as a leader in financial, social, business and political circles. His mother was Miss Cornelia Frayser, of one of the oldest, best and most talented families in the Mid-South. The lad was given the best of early education in Memphis and then sent to Phillips Exeter in New Hampshire, where he completed his literary education in 1894. He then went to his father's plantation in Lauderdale County, Tennessee, and spent two years strengthening his constitution for the strain that was later to be put upon it. In 1896, he returned to Memphis and entered the Memphis Hospital Medical College, then at the zenith of a wonderfully brilliant career in which his father was and had been a large factor. He received his degree of M. D. from that institution in 1900, and two years later received the same degree from the College of Physicians and Surgeons in New York. Ever since that time he has attended some one of the clinics of the larger cities for a few weeks every year. Returning from New York in 1902, Dr. Henning immediately began the practice of his profession in Memphis with his father, specializing in surgery, devoting a large part of his attention to rectal surgery. Soon after having received his license to practice in Tennessee, he was made a member of the staff of St. Joseph's Hospital in rectal surgery and later in general surgery and has been a member of the staff in those lines ever since. He served as one of the clinical professors of rectal and general surgery in the Memphis Hospital Medical College for years and later was chosen as a lecturer in rectal surgery for the University of Tennessee Medical College. He is a member of the American, Memphis & Shelby County, Mississippi Valley and Tennessee State Medical societies; the Memphis Country and Tennessee clubs; the Menesha Outing and the Horse Shoe Lake Hunting & Fishing clubs; the Chamber of Commerce, and the Shrine, and has traveled widely in Europe and the Far East. He entered the army medical service as captain in March, 1918, with Base Hospital No. 57, served as chief of a surgical team on the Belgian and French fronts, was promoted to major, and after his discharge returned to Memphis, limiting his practice to surgery. He and Miss Charlie Scott married April 25, 1911. Their daughters are Charlie Scott, Cornelia and Elizabeth.

H. H. Hopson

HOWELL HARRISON HOPSON, although yet less than fifty years of age, is one of the oldest inhabitants of Clarksdale, Mississippi, and one of the few there of his age who can claim that city as their native home. When such pioneers as he began to show the world the wonderful possibilities of the Coahoma County, the county was so sparsely settled and the influx of population so much greater than the normal increase in the human race that Clarksdale sprang almost overnight from a small village into a metropolitan city. Mr. Hopson has been a conspicuous leader in every movement for the good of the community. The son of Howell Harrison Hopson and Elizabeth (Mallory) Hopson, early settlers in Coahoma County, he was born in Clarksdale, October 26, 1875. He attended the common and high school at Clarksdale and finished his education at Bethel College, Russellwood, Kentucky. At the age of twenty years, Mr. Hopson returned from college and took personal charge of his own land, in the suburbs of Clarksdale, where he began the career as a planter in which he has been such a conspicuous success from the beginning. No man in the county surpassed him in his capacity to handle negroes—to organize them for work and to inspire them with absolute confidence in his honesty; and his influence and example along those lines have been of great value on other plantations throughout the community. Mr. Hopson's plantation and the mercantile business conducted by him in connection with it have been very profitable to him, and with the earnings from those sources he has become financially interested in many of the best business concerns of Clarksdale. He is a stockholder in the Delta Grocery & Cotton Company and a member of its board of directors; a stockholder and director in the People's Compress Company; a stockholder in the Bank of Clarksdale; a stockholder in the Delta Bank & Trust Company; a stockholder in the Friedman Shoe Company, and a stockholder and director in the Mississippi Valley Dry Goods Company. He is a member of the Methodist Church; of the Benevolent and Protective Order of Elks, No. 977, Clarksdale; of the Coahoma County Chamber of Commerce, and of the New Country Club. He has traveled widely throughout the United States. Mr. Hopson has never sought political office, but served one term by appointment as a member of the Board of Commissioners for the Upper Yazoo Levee District, where his intimate knowledge of conditions and requirements, his sterling honesty, his sound judgment and good business sense were of great benefit to the entire district. H also served as a member of the City Commission during 1916 and 1917. He and Miss Catherine Rivers Harris were married July 1, 1897. Their children are Howell, Jr.; Richard Nelson, Elizabeth Mallory, Catherine Harris and Mary Clark.







Henry R. Colby

H. R. Colby

HENRY ROBERTS COLBY, Memphis, Tennessee, distributor of Delco-Light, has spent his business life in promoting the use of three of the greatest inventions of modern times in so far as the systematizing of business, diffusion of knowledge and and adding to the comforts of country life are concerned. He spent his first two years in business with the National Cash Register Company, without whose product the modern business could not be conducted; the next six with the Mergenthaler Linotype Company, second only to Guttenberg in making the written language rapid and cheap enough to reach the masses, and then with the Delco-Light Company, which has been one of the main factors in adding to the country home one of the greatest former city advantages, electric lights. Prior to the last few years economists throughout the land have been greatly concerned over the steady movement of people from the country to the city, a large portion of this movement being of the class of people whom the country districts could not afford to lose if its efficiency was to be maintained. The water problem for the country has been solved years ago, and it remained for Delco-Light to take the last of the city conveniences to the country. That this has been done and is rapidly extending its range of usefulness is shown by the fact that in the four years that Mr. Colby has been the Memphis representative of the concern he has placed five thousand plants in the homes and stores in Western Tennessee, Northern Mississippi and Eastern Arkansas, which is the territory covered by Mr. Colby from Memphis. Mr. Colby was born in Dayton, Ohio, March 27, 1881, the son of the Reverend and Mrs. Henry Francis Colby. His father, Dr. Colby, was a minister of the Baptist Church, and held the pastorate of one congregation in Dayton for thirty-five years, beloved by his flock and respected by the entire community. Mr. Colby was educated in the city schools at Dayton and finished his course in Denison University, Granville, Ohio, where he belonged to the Sigma Chi college fraternity. Prior to coming to Memphis in 1916, he had traveled for the concerns with which he was connected not only all over the United States and Canada, but all over Europe as well, having seen all that was worth seeing in fifteen different countries. Since coming to Memphis he has been very active in every movement for the progress of the community. He is a member of the Masonic fraternity, having attained to the thirty-second degree; is a member of the Mystic Shrine, Al Chymia Temple; a member of the Kiwanis Club, and of the Chamber of Commerce. He has never sought or held any political office. Mr. Colby and Miss Katherine Ehrenhart were married November 9, 1905. They have three children, Jane, born in 1910; Gardner, born in 1916, and Bradford, born in 1918.

P. A. Ryan

PHILIP ANDREW RYAN, Memphis, Tennessee, one of the leading lumber manufacturers of the South, was born in Muscatine County, Iowa, November 1, 1862, the son of Dennis and Kate (Dalton) Ryan. He attended the district schools of Muscatine County and the high school at Letts, Iowa, and then entered a business college at Fulton, Illinois. At the end of that time, he left school and went to Omaha, Nebraska, where he entered the employ of a wholesale firm handling heavy hardware. He spent four years in that line in Omaha and then went to Chicago, where he became associated with the firm of Kelly, Maus & Company, doing a large business along the same line. He remained with that firm for seven and a half years and then entered the employ of the Deering Harvester Company, where he spent three and a half years. He then went with the International Harvester Company for a year and a month, when he and Mr. Tom McParland formed the firm of Ryan & McParland in Chicago, dealing in hardwood lumber with a specialty of wagon and implement stock in which Mr. Ryan was expert by reason of his experience with the harvester companies. They conducted a successful business as lumber dealers in Chicago for six years, and then Mr. Ryan came to Memphis, buying a saw mill in South Memphis and commencing the manufacture of lumber. Mr. McParland remained in Chicago looking after the sales end of the partnership. When the panic of 1907 came on, Mr. McParland lost faith in the South and wanted the firm to give up the mill here. Mr. Ryan possessed far more vision and realized that upon the restoration of normal conditions the lumber manufacturing business in the South would be one of the best lines of business in the country for one who understood it and was willing to back his faith with his money. The result was the dissolution of the partnership, Mr. McParland securing the northern end of the business and Mr. Ryan the Memphis mill. He personally ran the mill during the panic and weathered the storm, somewhat shaken, as was everyone else, but still with his business and organization intact and ready to take advantage of the era of prosperity which he foresaw. He formed a partnership with Mr. J. V. Stimson of Huntingburg, Indiana, in the manufacture of lumber in New South Memphis, but after two years sold out to Mr. Stimson and made heavy investments in timber in Texas, operating under the name of Phil. A. Ryan Lumber Company. He built a big mill at Onalaska, operated it for three years, sold it and erected a finer one at Lufkin with a daily capacity of 50,000 feet, which he now operates. Mr. Ryan and Miss Margaret McCarthy were married in Omaha, October 16, 1888. They have three living children: Miss Claire Veronica, now Mrs. Harry E. Scott; Miss Kathryn Francis, now Mrs. George A. Roussel, and James Joseph Ryan. Mr. Ryan's pastimes are golf and social games of euchre and 500.



P. A. Ryan



J. O. Baugh

J. O. Baugh

IF you got off the train at Clarksdale, Mississippi, and asked any voter in Coahoma County where you could find Oscar, he would know that you referred to John Oscar Baugh, for they all know him and all like him. This is evidenced by the fact that he held office for twenty-three years, never having been defeated and being the first man in that county who was elected sheriff on two occasions for second terms. The son of John W. and Alice Baugh, he was born in Coahoma County, February 1, 1873. Educated at the county common schools and the Memphis High School, he took charge of his plantation near Sherard when he was seventeen years of age. Eight years later he was representing his beat on the county board of supervisors. He held that position for fifteen years, and was of great benefit to the entire county for the stand which he took for all improvements, especially better roads and stronger levees. His own magnificent plantation lay just behind one of the largest levees along the Mississippi River. Upon the expiration of his term as supervisor, he took over the office of sheriff and tax collector, where his administration was marked by a high order of efficiency. At the expiration of his legal limit of four continuous years in that office, his people induced him to return to the board of supervisors, where he served them again with the same fidelity to every trust that has ever characterized his career. After four years there, he was again elected sheriff and served two terms again, from 1916 to 1919, inclusive. Following this for almost the first year which he can remember, Mr. Baugh was able to devote all of his time to his private affairs, which have grown to magnificent proportions. He was one of the organizers of the Delta Grocery & Cotton Company and still is a stockholder. He is a stockholder in the Friedman-Shulz Shoe Company; in the People's Compress Company; in the Valley Dry Goods Company; in the Bank of Clarksdale, a wholesale drug concern, and many other smaller enterprises. Having lived in Coahoma County all of his life, he has seen it grow and develop from almost a complete wilderness subject to overflow at every period of high water to the bright place which it now occupies in the sun, and he has been a factor in nearly all of this development. He still lives in the old family home at Sherard, but spends a great deal of his time in Clarksdale looking after his interests there. He has added a magnificent plantation at Rena Lara to his original holdings at Sherard, having some 3,200 acres in cultivation. Mr. Baugh was married to Miss Stella Garrett April 29, 1897. They have one child, a daughter, Miss Thankful, who was born in 1907. They are members of the Episcopalian Church, and Mr. Baugh is a member of the Elks Club, No. 977, at Clarksdale; a Knight of Pythias and an Odd Fellow. He has traveled widely throughout the United States and Canada.

Earl L. Brewer

TWENTY years to the day after having been graduated from the law department of the University of Mississippi in the record-breaking time of six and a half months, Earl Leroy Brewer, as governor of the state, stood in the same hall and delivered diplomas. Born to Capt. R. R. and M. E. Brewer on August 11, 1868, at Midway, Carroll County, Mississippi, educated in the public schools and the State University, he began the practice of law in Water Valley on June 15, 1892, just five days after having been given his diploma. In September he and Julian C. Wilson, a classmate, later chancellor of that district and now a leader of the Memphis bar, formed the firm of Brewer & Wilson, which at once took high rank and maintained it until 1901, when it was dissolved. An orator, of congenial disposition and a natural leader of men, his friends put him up for the State Senate in 1895, where he served with distinction four years as the youngest member of that body. In 1892 he was appointed district attorney for the Eleventh district and elected soon thereafter for the full term, where the vigor of his prosecutions added lustre to his growing fame. He resigned in 1907 to enter the race for governor with Scott and Noel, Truly, Sisson and Thomas. Noel won, but four years later the campaign which Mr. Brewer had previously made bore full fruit and he was nominated and elected without opposition to succeed Governor Noel. During his incumbency many measures for the benefit of the people were placed on the statute books. The legal rate of interest was reduced from ten to eight per cent, with tax exemption for loans at six per cent. Progressive road and drainage laws were enacted. The initiative and referendum proposed for insertion in the state's organic law, as also was the amendment to make valid the verdict of three-fourths of a jury in civil cases. Meteoric as his political career had been, it was equalled only by the wisdom which he showed in closing it. His ambitions had been fulfilled by the high honors which his fellowmen had conferred upon him, and he had justified their faith in him by honest, efficient and faithful administrations, but at the sacrifice of his own affairs. In 1903 he had moved to Clarksdale, and there he returned to resume his legal profession with Dan Brewer and Ed. Brewer under the firm name of Brewer, Brewer & Brewer. As a cotton planter and dealer in lands, he added greatly to his income. He married Miss Minnie Block on October 5, 1897. They have three children, Minnie, Earlene and Claudia. He is a Mason, a K. of P., a Knight Templar, an Elk, a W. O. W., and Odd Fellow, and a member of the Presbyterian Church. Of striking appearance, engaging personality and attractive manner, Governor Brewer is conspicuous in any gathering; and greatly enjoyed by all who come in contact with him.



Earl Brewer





C. G. Callicott

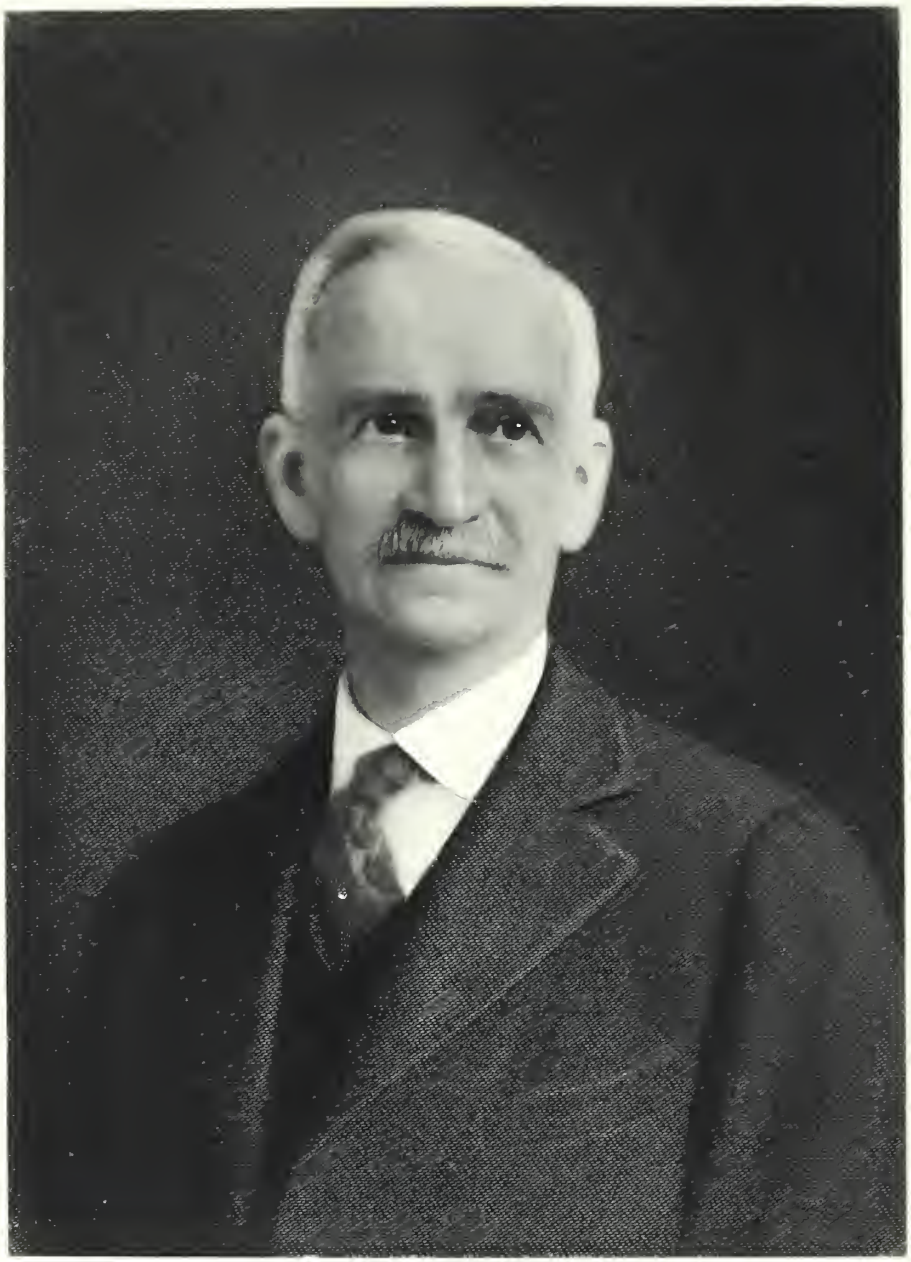
CALLIWAY GODFREY CALLICOTT, merchant, planter and capitalist, Alligator, Mississippi, is a native of the state of Mississippi, although he began his business career in Oklahoma. The son of Calliway and Flavia (Busby) Callicott, he was born December 4, 1886, in Coldwater, Tate County, Mississippi. He attended the common schools in his home county, and then went to the Branham & Hughes preparatory school in Springhill, Tennessee, and finished his education at a young age in Bethel College, Russellville, Kentucky. At the age of seventeen years, he went into the hardware business with his father in Tulsa, Oklahoma, under the name of the Tulsa Hardware Company. The following year his father died, and Mr. Callicott continued for five years to conduct the business successfully. He was in a section of the country where the development was rapid and hence many opportunities were offered for one of his ability and activity to go to the front, but he yearned for his native Mississippi and concluded that the greatest chance for success lay in the Delta. In 1908 he sold his hardware business in the west and moved to Alligator. The following year Mr. W. B. Nichols, Mr. N. M. Park and he organized the Planters Mercantile Company at Alligator, Mr. Callicott having charge from the first of the office and credit department. They began with planting two thousand acres of land and doing a general furnishing business. The business prospered from the start and on January 1, 1914, the same gentlemen organized as a branch of the Alligator firm as the Planters Mercantile Company of Coahoma, Mississippi. With the beginning of the following year, the original partners dissolved, Mr. Nichols taking the new branch house at Coahoma and Messrs. Callicott and Park retaining the parent house at Alligator. They increased their land operations to thirty-five hundred acres and both continued actively in the business until April 6, 1920, when Mr. Park's long and useful career was closed by death. Mr. Park had married Mr. Callicott's mother in 1909, but as there was no issue of that union Mrs. Park retains her husband's interest in the business and she and Mr. Callicott continue it under the same name. Mr. Callicott has invested his capital which was not needed in the Alligator business in a number of the best institutions in the Delta. He is a director and stockholder in the Bank of Clarksdale; a stockholder in the Coahoma County Cotton Company; a stockholder in the Delta Grocery & Cotton Company; a stockholder in the People's Compress Company at Clarksdale; a stockholder in the Planters Manufacturing Company at Clarksdale, and a stockholder in the Bellevue Cotton Oil Company at Memphis. Mr. Callicott and Miss Susie Park were married May 4, 1910. They have two children, Calliway Macon, born July 9, 1911, and Dorothy, born January 5, 1916. He is a Methodist, Shriner, Elk and Sigma Alpha Epsilon.

W. C. Dewey

WILLIAM CURTIS DEWEY, Memphis, Tennessee, for nearly a third of a century has been one of the most potent factors in the material, moral and social development of Northeastern Arkansas, where he lived for a number of years and where his firm, the Chapman & Dewey Lumber Company, owns about sixty thousand acres of land. He was born in Rockford, Illinois, August 29, 1859, the son of Simeon John and Rebecca Mira (Curtis) Dewey. His family moved to Kansas City, Missouri, and he was graduated from the high school there in 1877. His first work was with a grain commission house in Kansas City. In 1879 he engaged with Chapman & Company in the railroad tie and timber business with headquarters at Glasgow, Missouri. In 1883 he severed his connection with Chapman & Company to accept the appointment from President Arthur of postmaster at Glasgow, but resigned at the end of two years. After a short and successful period in the lumber business for himself, Mr. Dewey and his former employer, Mr. W. H. Chapman, joined in the organization of the Chapman & Dewey Lumber Company, Incorporated, operating a number of mills along the Missouri River. This company was very successful from the beginning, and about the time that the railroad was completed between Kansas City and Memphis, it began to acquire tracts of virgin timber in Poinsett, Craighead and Mississippi counties, Arkansas. These operations were extended until the company at one time owned one hundred and five thousand acres. In 1890 Mr. Dewey moved to Jonesboro and began operations for the company. He erected a saw mill at Marked Tree and followed this with two box factories at Jonesboro. The company was a pioneer in the use of cottonwood lumber for boxes. It has grown rapidly until it now is one of the largest manufacturers of hardwood lumber in the United States with mills and factories at Marked Tree and in that vicinity manufacturing lumber and box shooks. When the Chapman & Dewey Lumber Company began to buy Arkansas lands the officers of the company had little thought of any value other than the timber. The St. Francis River country was then about as wild in vegetation, game and population as any portion of the United States. Annual overflows shut down the saw mills and prevented cultivation except on the highest ridges. When the agitation for levees began, Mr. Dewey realized their value to the country, joined in the movement and for four years was a valuable member of the levee board. After the completion of the levee system, the company began selling cut-over land to actual settlers on easy terms, and developing plantations for itself, having about five thousand acres in cultivation in 1920. Mr. Dewey and Miss Eola Heryford were married in Glasgow, Missouri, November 14, 1883. Their children are: William Chapman and Henry Curtis Dewey.



W. C. Dewey



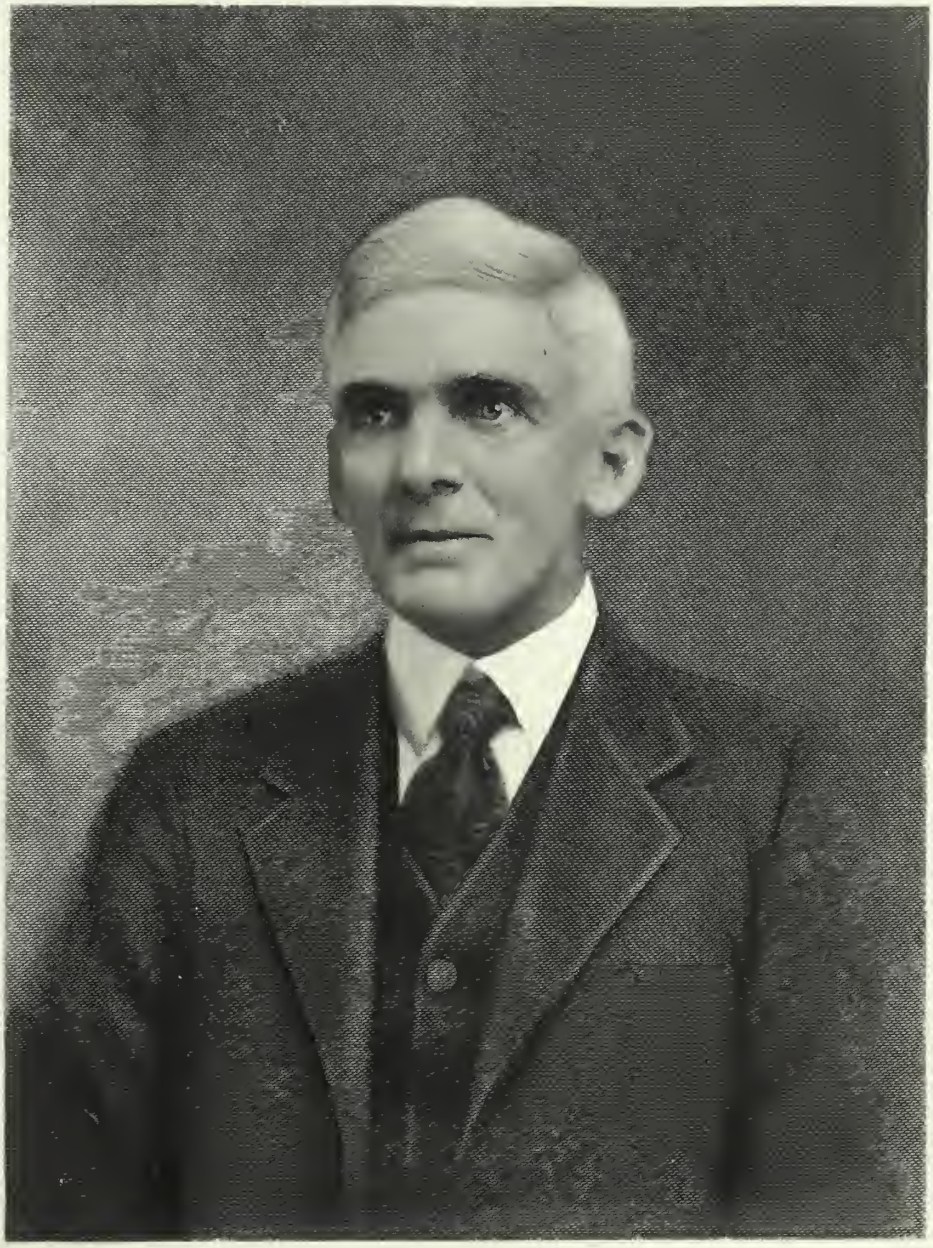
C. C. Dean

C. C. Dean

CHARLES CRAWFORD DEAN, pioneer merchant, planter, banker and capitalist, Leland, Mississippi, was born near Senatobia, in Tate County, Mississippi, on January 28, 1858, the son of John M. and Martha E. Dean, an old and aristocratic family of Tate County. He received his education in public schools and attended Southwestern Baptist (now Union) University at Jackson, Tennessee. At the age of twenty years he began work as clerk for Callicott, Veasey & Company at Coldwater, Mississippi. In 1891 he moved to Leland, and formed a partnership with B. O. McGee, his brother-in-law, under the name of McGee, Dean & Company. Since that time he has been continuously in the mercantile, planting and cotton business. The firm has contributed more toward the development of the town of Leland and surrounding country than any other institution, now being the largest and strongest cotton buying and exporing firm in the Delta, having branch buying offices at Greenwood and Clarksdale, Mississippi; Memphis, Tennessee, and New Orleans, Louisiana, and selling offices at Boston and New Bedford, Massachusetts; Providence, Rhode Island; Gastonia, North Carolina, and Liverpool, England. It enjoys a world-wide reputation for honest and fair dealing. His firm also owns and cultivates approximately twenty thousand acres of rich Delta land which is highly improved and especially adapted to cotton, of which commodity they raise about twelve thousand bales annually. With no desire for public office, Mr. Dean was induced to become a member of the Board of Supervisors of Washington County, which position he has held for six years. He is now president of the board. He had never held other public office, except as a member of the Board of Trustees of the public schools, of which he is serving as president, and which is erecting a $125,000 school house. He has always stood ready to serve his community in whatever capacity he felt he could be of service. Mr. Dean is president of The McGee, Dean Company, Incorporated, which is the largest and strongest mercantile firm in the Delta, which store supplies the various plantations owned by his firm. He has served as vice-president of the Bank of Leland since its organization in 1899, which bank enjoys the reputation of being one of the largest and strongest banking institutions of the State. He is vice-president of the Leland Hardware Company; secretary and treasurer of the Leland Compress Company; a stockholder of the Quinn Drug Company of Greenwood, Mississippi, is one of the largest landowners in the Delta and widely interested financially in various lines. Mr. Dean is a member of the Baptist Church, being a senior deacon, and takes much interest in religious affairs, and a public spirited citizen. On December 28, 1897, he was married to Miss Capitola McGee. They have five children: Charles Otho, his son, is a graduate of the University of Virginia, Misses Capitola and Catherine are receiving their college education at Hollins College, Roanoke, Virginia, and Misses Miriam and Carol are in school at home.

H. J. Davis

HENRY JEFFERSON DAVIS, for many years one of the most active men in the development of Clarksdale, Mississippi, and recently a prominent factor in Memphis, Tennessee, was born Monroe County, Mississippi, the son of John Thomas and Mary (Cook) Davis. His father enlisted in the Second Mississippi regiment at the opening of the Civil War, and served till its close. After receiving a high school education, he went to the Mississippi Delta in 1886, and the following year became a traveling salesman, his employer recognizing his ability by gradually extending his territory over the entire Southern States. Mr. Davis was married in 1893 to Miss Pattie Belle Partee, and wishing to concentrate his work, secured another position with Mississippi Delta territory and Memphis headquarters. His first investment was a small one in the rich Delta land, but all the time, the Queen City, Clarksdale, seemed a place with a great future. Accordingly in 1905 Mr. Davis organized the Clarksdale Machinery Company, taking controlling stock himself, and being president and general manager of the business. His standing in the community was shown by the fact that many of the leading business men in Clarksdale took stock with him in this enterprise and his directors were the most substantial men in that town. Mr. Davis was interested in public affairs and took an active part in the development of Clarksdale. While serving as exalted ruler of the Elks Club, plans were made for the handsome new building that bears his name on the corner stone. He served as mayor of Clarksdale in 1909 and 1910, and the administration stands out for its efficiency from an economical point of view, and its cleanliness from a moral standpoint. A modern water and light plant was installed by the municipality and the paving of the streets had an auspicious beginning. The beautiful school building was completed and negotiations were begun which resulted in securing a Carnegie Library for the town. In 1913 Mr. Davis' state of health demanded a rest, so he sold his machinery business, and also the saw mill which he was then operating. After a period of recuperation he again engaged in the manufacture of lumber in Mississippi, but moved his residence to Memphis in order to keep in closer touch with the lumber market. He is now an active member of the Lumbermen's Club in Memphis, and from that place looks after his milling business in Mississippi and planting interests in Arkansas, having some time ago, with an associate, acquired a large body of land eight miles from Memphis near Hulbert. Mr. Davis holds automobile license No. 1 for Clarksdale, which is the souvenir of many amusing experiences. He retains a heavily signed petition asking him to keep off the public highways of Coahoma County, because his machine endangered the lives of occupants of horse-drawn vehicles. Mr. and Mrs. Davis have one surviving child, Marian, who has been prepared at St. Mary's School to continue her education in Washington.



Henry J. Davis



W. R. Early

WILLIAM RICHARDS EARLY, Indianola, Mississippi, banker, planter and business man, was born in Meridian, Mississippi, March 26, 1876, the son of E. V. and Laura R. Early. He received his education at Franklin Academy, Columbus, Mississippi, and at Marion Military Institute, Marion, Alabama. In 1896 he located at Leland, where he began his career as a clerk for the Stovall Company at a salary of $10.00 per month and board. He remained there but a few months and then went to work for himself writing life insurance. In 1900 he formed a partnership with Senator W. B. Parks in the mercantile business at Merigold, and the following year was in the mercantile business on his own account. At the end of that time, he realized that there was an opening in the banking line in that fast-growing section of the country for more institutions and that he was fitted to succeed in that line. Other financiers were of the same opinion, and in 1902, he, together with Mr. E. P. Peacock, president of the Bank of Clarksdale, and Mr. T. J. Portevent, organized the Shelby Bank, and Mr. Early went there as cashier of that institution. At the end of two years, his ability in that line had become so conspicuous that he was elected cashier of the Sunflower Bank of Indianola and went there to take the position. In that position he was a success from the first day, as he had been in the other lines that he had been in, and it was there that he found the opportunity for his own development together with that of the bank. He pushed the business so rapidly that at the end of eight years the directors made him president of the institution. He has remained in that position ever since and has made of the Sunflower Bank not only one of the strongest financial concerns in the Mississippi Delta, but also one of the leading factors for the development of that wonderfully rich territory. Soon after his going to the Delta, Mr. Early appreciated that the fertility of the soil was the source of wealth to that section and he began acquiring choice tracts as he was able to do so. Now he is the possessor of more than five thousand acres of the best land to be found for the production of cotton, and is one of the leading planters of the Delta. In addition to his bank and plantation interests Mr. Early is a director in the Sunflower Compress Company and the Indianola Cotton Oil Company. He also has investments in many smaller institutions in that section organized for the more rapid development of that section. During the World War, he served as food administrator for Sunflower County. He is a member of the Episcopal Church and Hamassa Temple, Mystic Shrine. Mr. Early and Miss Pauline Baker were married, February 22, 1903. Their children are: Pauline, Laura Virginia, Frances Eugenia, Josephine Holmes, Mary Louise, Jean Kent and W. R. Early, Junior.

Leslie Fletcher

LESLIE FLETCHER, banker, retired planter and retired merchant, Indianola, Mississippi, was born in Madison County, Alabama, August 25, 1865, the son of Richard Mathew and Rebecca (Mason) Fletcher. Mr. Fletcher was able to get a little education up to the time that he was fourteen years of age, but at the end of that time went to work on a plantation which his father owned there. He remained there for seven years in that occupation, which precluded the opportunity for further school attendance, but a keen mind coupled with a rare capacity for observation and absorption has made Mr. Fletcher a well-rounded-out man of splendid information. When he became of age, he left home and went to work on his own account on a farm which he rented in his home county of Madison. He remained there for twenty years and was one of the best farmers and most substantial men in that fine old county, but in 1906 he realized that there were opportunities for a man of his talent in the Delta far superior to those of the hill country and hence moved to Indianola, near which then small town he had acquired a tract of some fourteen hundred acres of land. Since that time he has been one of the strongest factors in the material and moral development of Sunflower County and soon became recognized as one of the best planters in his section of the country. Until 1915 he devoted his time and attention to the plantation. At that time he was elected president of the Bank of Indianola, which position he still holds. The bank now has a capital stock of $50,000 and a surplus of $35,000, and is considered one of the strong and substantial financial institutions of the Delta. In 1917 Mr. Fletcher bought the Indianola Mercantile Company and with that as a foundation organized the Indianola Grocery Company, through which he conducted for two years an active and successful wholesale grocery business throughout the central Delta section. However, in 1919, Mr. Fletcher justly felt that he had been in the front rank of active business campaigns long enough, and hence he sold the Farmers Grocery Company to Mr. M. D. Gilmer. He still retains some fifteen hundred acres of magnificent cotton and corn land, but he has turned that over to his two sons for management. He still retains the presidency of the Bank of Indianola and his financial interest in that institution, but has retired from active business and merely looks after these investments, together with the interest that he has in many lesser enterprises, mainly in Sunflower County. He has never sought public office, but has served his city as a member of the board of aldermen. He has been a member of the Methodist Church since childhood. He and Miss Katie Burton were married November 23, 1886. Their children are Miss Louise, Miss Lorine, W. B. and L. S. Fletcher.



Lydia Fletcher



Wm. D. Hoffa

W. B. Hoffa

WILLIAM BRAND HOFFA, Grenada, Mississippi, for more than a quarter of a century probably the most active man for the development of that city and the county of the same name, was born in the western portion of the county, May 2, 1867, on Auvergne Plantation, near what was then the Chocchuma and Tuscahoma ferries on Yalobusha River, the son of J. M. and Elizabeth Donelson (Martin) Hoffa. His great-grandfather Hoffa migrated from Germany to Pennsylvania about 1725, and Mr. W. B. Hoffa is also of the Reed, McNair and McKnight stock, all prominent in the colonial and revolutionary affairs of that State. On his maternal side, Mr. Hoffa comes from the equally distinguished Donelson and Martin families of Tennessee. His mother was born in 1834 on the plantation where her son was born and which he still owns. She was a grand-niece of General Andrew Jackson and a daughter of Colonel George W. Martin, who was General Jackson's secretary in the Natchez campaign and on General Coffee's staff at the battle of New Orleans. President Jackson placed Colonel Martin in charge of the United States land office at Chocchuma in 1833, then an important point in the development of that section of the country, now only a memory. Mr. Hoffa was educated in the common schools of Grenada County and spent a year at the Agricultural & Mechanical College, Starkville, Mississippi, but most of his present broad education comes from the influence of his cultured mother both directly and in inculcating into him the desire to mingle with people of education and refinement and to read good literature. When quite young Mr. Hoffa went into the general insurance business in Grenada. From that he developed into general promoting, but always in that line he had uppermost in his mind the development of Grenada into a real city and Grenada County into the foremost one in the State. In this line as well as in the personal investments that he made in timber lands and plantations, he was eminently successful, until today he is one of the most substantial men in the county. For years he owned one of the most valuable timber tracts in the country and would not sell it until recently when a purchaser agreed in the contract to manufacture the lumber in Grenada. His pioneering for good roads was conspicuous and he is a life member in both the United States and Mississippi good roads associations. During the war there was not a meeting for any public purpose affecting his district which he did not attend. He was chairman of the council of national defense for Grenada County; of the first Y. M. C. A. war drive; of sales for the Fifth Liberty loan; for Grenada, Yalobusha and Montgomery counties in the war work fund drives, and very active in all other patriotic lines. Mr. Hoffa was married first to Miss Mary Crofford Moore. She died in 1901 and he and Miss Velma Perrin Cloud were Married January 16, 1907. They have three children.

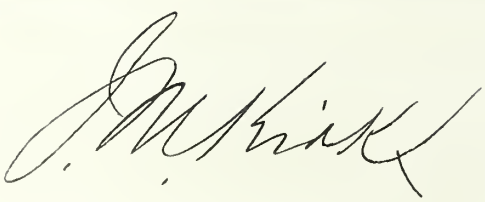
C. H. Herrin

CLIFTON HOLMES HERRIN, planter and merchant, Robinsonville, Mississippi, brought to the Mississippi Delta a strong, clear mind, a sound physique, boundless energy and a sincere ambition to go to the front, but in his boyhood dreams at his home in the hills of Yazoo County, Mississippi, he did not even dream that his later life would be anything like what he has achieved. He was born near Yazoo City, June 25, 1872, the son of J. C. and Clara (Kennedy) Herrin. The circumstances of the family at that time were such that he was able to get but a very limited education in the county common schools, and at the age of thirteen years he went to the little town of Bentonia and began his career as a clerk in a drug store. He remained there for three years. In the meanwhile an elder brother, Mr. William K. Herrin, had migrated from the family home to the Delta and gone to work for Mr. C. L. Robinson, who owned then the magnificent plantation surrounding the town which was named for him. The elder brother had become assistant manager for Mr. Robinson, and he secured a position in the store for the younger brother. It was in 1888, at the age of sixteen years, that Mr. Herrin went to Robinsonville as manager of and buyer for the plantation store, which also did a considerable business outside of Mr. Robinson's place. The two brothers remained with Mr. Robinson for ten years after the latter one went there, gradually having been entrusted with the management of the entire business. In 1898 they leased the twenty-eight hundred acres that Mr. Robinson had in cultivation, at the same time taking over all of the stock in the store and all of the personal property. It was then that the two brothers had the first chance in their lives to make money for themselves, and they put all that was in them into the business at Robinsonville. Both were thoroughly equipped for the management of any plantation, and that one in particular. Under their energy it prospered from the day that they took charge of it until 1906, by which time they had acquired considerable property of their own. Mr. W. K. Herrin then moved to Clarksdale and Mr. C. H. Herrin continued to look after the business of the firm in Robinsonville. Together they bought the Ellerton Dorr plantation in the edge of Clarksdale for what then was a record price of $125.00 per acre. Now the firm of Herrin Brothers owns and operates some four thousand acres of land in Tunica and Coahoma counties. In addition to this, Mr. Herrin is a director in the Citizens Bank of Tunica and in the Tunica Cotton Company of Memphis; and a stockholder in the Memphis Packing Corporation; and the Country Club, the Friedman-Shultz Shoe Company, and the Valley Dry Goods Company of Clarksdale. He also has large interests in the Burkburnett oil field. He and Miss Mabel Ledbetter married September 15, 1908. They have no child.



C. H. Hamm



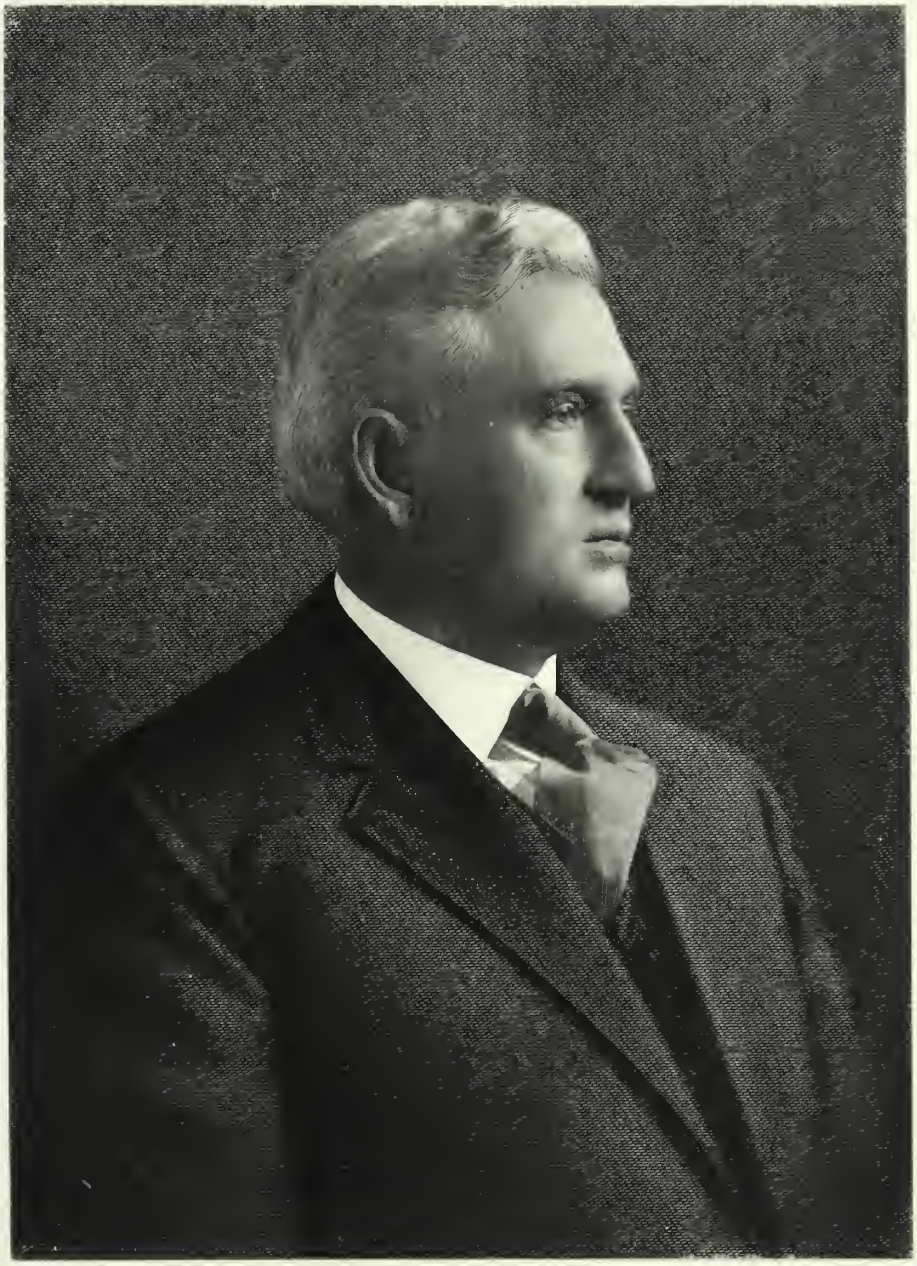


J. M. Kirk

JOHN MELCHOIR KIRK, Gunnison, Mississippi, leading planter and business man, is a native of the Delta, having been born September 1, 1859, on Waxhaw plantation, Bolivar County. His father was a native of South Carolina from the famous Waxhaw settlement, Lancaster District, which still boasts of the honor of having been Andrew Jackson's first home. The elder Mr. Kirk was one of the early settlers in the Delta, whither he had taken his slaves and begun to reduce to a state of cultivation the greatest wilderness and the most fertile land that the United States possessed. The younger Mr. Kirk followed in the footsteps of his father. He has been a tremendous factor in the wonderful development of the Delta. For more than half a century he has felt its sorrows and enjoyed its successes. He has seen it transformed from an occasional clearing on some high ridge, surrounded by dense forests and denser canebrakes into the high state of cultivation which it now enjoys and which men of his type are extending rapidly. He has struggled with the floods of the Mississippi River, even seen that mighty force change the original Waxhaw plantation from the left to the right side of the river, and its insignificant dykes grow into the magnificent levee system. Mr. Kirk attended the public schools of his native county of Bolivar, then went to the high school at Frankfort, Kentucky, and finished his education in the University of the South at Sewanee, Tennessee. At the age of twenty years he went to work on his father's plantation at Waxhaw, but at the end of seven years, he was given entire charge of the property then known as the Kirkland plantation, now owned by him. His real expansion began in 1894, when he bought the Melchoir place of two hundred and fifty acres. Two years later he acquired the Boykin Plantation of nine hundred and sixty acres. At different times he has bought three-fourths interest of the entire Stokes property, and recently acquired the best part of the Mary Mac plantation at Robinsonville, at a record price for Delta lands. In all he had added twelve thousand acres to the original family estate and now cultivates six thousand seven hundred acres. He is not only one of the best cotton planters in the Delta country, but a pioneer for that section in the theory and practice of diversification. Mr. Kirk is the son of John Cousar and Edvinia Ann Kirk. He has married twice: first to Miss Bessie Shattuck, June 7, 1887, their children being John S. Kirk; Miss Mary, now Mrs. W. C. Adams of Corinth, Mississippi, and Miss Bessie, now Mrs. Pierce Ballou of Memphis. The first wife died in 1896 and Mr. Kirk and Miss Mary Embree Wall were married June 29, 1904. Their only child is Miss Elizabeth. Mr. Kirk is a Mason and a member of the Episcopal Church. He has traveled all over the United States, Europe, South America, Canada, Alaska and Hawaiian Islands.

John W. Lawler

FROM a small mercantile business at Dublin, Mississippi, in 1907 on borrowed capital and a one-mule crop on rented land the following year, John Wilson Lawler has run his plantation up to about forty-three hundred acres, including the plantation on which he worked as manager only a few years ago for the salary of $25 per month. He was born in Coahoma County, Mississippi, December 22, 1875, the son of John Ernest and Martha Montgomery (Robinson) Lawler. When but a lad the family moved to Florida, where he attended the common schools, and academy at Leesburg. His education was continued at Emory College, Oxford, Georgia, under the direction of Bishop Candler, who was then the head of that institution. At twenty-one years of age he went to Epps, Alabama, rented twenty acres of land, and made one crop. The lure of the fertile Delta was too strong, and at the end of the first crop in Alabama he returned to Coahoma County, Mississippi. For a year he managed the J. R. Coates Plantation of eleven hundred acres at a salary of $25 per month. Four years ago he absorbed this plantation with his growing land interests. After a year on the Coates Plantation, Mr. Lawler worked as salesman for a merchant, and later in various other lines of salesmanship until 1907. On December 6, 1906, he was married to Miss Medora Hilliard, only daughter of Capt. H. E. Hilliard of Dublin, Mississippi. In 1907 on the indorsement of Capt. Hilliard for $1,500 Mr. Lawler borrowed that amount from the Bank of Clarksdale and began business for himself as a merchant at Dublin. The next year he was a one-mule farmer on twenty acres of land that he rented and had worked in connection with his store. His crop was nine bales of cotton. The next year his lease holdings reached one hundred and twenty acres, the next six hundred acres, the next eight hundred and fifty acres, and in 1913 he was cultivating more than twenty-four hundred acres. After more than four years of these operations, he began buying lands with the earnings which had accrued from his planting of the leased lands. His first purchase was five hundred and thirty-four acres, the second, the Coates Plantation of eleven hundred acres. In 1916 he added the Lee property of fifteen hundred and eighty-two acres, and the Peacock place of one hundred and ninety-two acres, and in January, 1920, he bought eight hundred and seventy-five acres more, until now he owns about forty-three hundred acres, including the town of Dublin east of the railroad where his residence sits. He is a director in the Bank of Clarksdale and the Delta Grocery & Cotton Company, a stockholder in the Mississippi Valley Dry Goods Company, the Tom James Oil Company, and stockholder and president of the Coahoma County Cotton Company. Mr. Lawler was a member of the committee of five, who in four days without a subcommittee put Coahoma County over the top in the Victory loan for $1,368,950.



J. M. Lawler



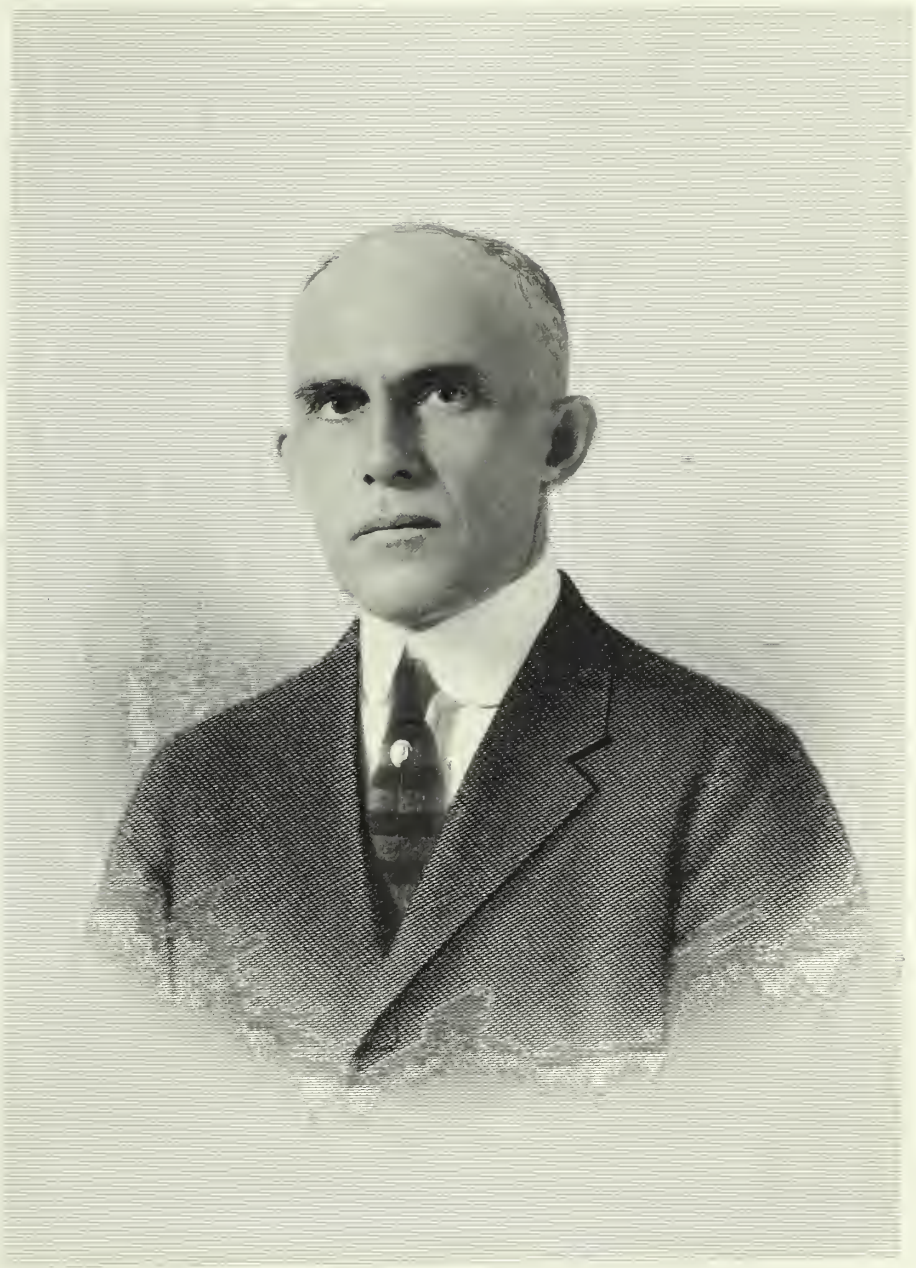
M. E. Leake

M. E. Leake

MEMORY ERNEST LEAKE, Tupelo, Mississippi, one of the leading factors in the rapid growth along all good lines of that prosperous community, was born in Tupelo, September 20, 1874, the son of Memory London and Lina (Coleman) Leake. He has lived there all of his life, except that during 1878 the family was living for a time at Holly Springs, Mississippi, when the terrible scourge of yellow fever swept over the South. His mother fell a victim to it there and he and his father refuged in Louisville, Kentucky, where the father died a few days later, leaving him an orphan at four years of age in a strange land. Mr. Leake says that he was tagged, valued as any other livestock and shipped by express to his uncle, Mr. H. C. Medford, at Tupelo. He was educated at the common schools in Tupelo and then went to the University of Mississippi at Oxford, where he took the law course with the end in view of following in the footsteps of his uncle who was long one of the leaders of the bar in northeast Mississippi. He received his degree of bachelor of laws in 1900 and, returning to Tupelo, became the junior member of the law firm of Medford & Leake. He was engaged actively in the practice of that profession and with great success for some eight or nine years, when his eyesight began to fail under the strain of constant use. He then began to give more and more of his time and attention to general business and less to the law. However, Mr. Leake still practices with Mr. J. W. Boggan under the firm name of Boggan & Leake, but devotes most of his time and energy to the firm of Leake & Goodlett, wholesale and retail dealers in yellow pine lumber. He laughingly says that he is the short leaf and that Mr. Goodlett is the long leaf. It is one of the largest lumber concerns in northeast Mississippi. Mr. Leake is financially interested in many other of the leading institutions in his section. For a long time he was a director in the First National Bank. Afterwards he was president of the Farmers Bank & Trust Company, and now he is president of the Peoples Bank & Trust Company. He is also president of the Auto Sales Company, and a director in the Mississippi Auto Company and in the Tupelo Insurance Agency. At the University of Mississippi, he was a member of the Delta Tau Delta Greek letter fraternity, is a member of the Knights of Pythias and has taken one Masonic degree. For many years Mr. Leake has been a member of the Missionary Baptist Church and one of the most active members of the Tupelo congregation of that denomination. He is a deacon in the church, was for a time superintendent of the Sunday School and now is superintendent of the junior department of the Sunday School. Mr. Leake and Miss Laura Emma Hunter were married, July 23, 1900. The union has been blessed with five children: Shirley, Medford, Martelle, Memory and Robert.

H. I. Mixon

HUGH IVY MIXON, Marianna, Arkansas, one of the leading bankers and business men of eastern Arkansas, was born near Marianna, November 19, 1874, the son of Dr. John Wesley and Frances Elizabeth (Jones) Mixon. He was educated in Searcy, Arkansas, and finished in the old Searcy College in 1892. Returning to Marianna he took charge of the books of Mixon Brothers. He remained there for ten years and then took an active part in organizing the Bank of Marianna, of which he was chosen cashier. He has remained in that position ever since. However, his activities ramify almost the entire range of his section. Aside from being a stockholder in the Bank of Marianna, he is a stockholder in the Johnston-Cox-Mann Company, a leading wholesale grocery in that section. He is also a director in the Miller Lumber Company, a pioneer manufacturing concern in Marianna and Mr. Mixon owns a controlling interest in the Mixon-Mitchener Company, a general insurance agency which is easily the ranking agency in Marianna. He was one of the men who organized the Soudan Corporation and bought the Soudan Plantation of 5,500 acres, one of the most valuable pieces of property in the St. Francis Basin. He is a stockholder in several smaller corporations. In the capacity of treasurer or collector Mr. Mixon handles through his bank all the funds of the county and city, road and drainage districts, the St. Francis Levee board and a number of local improvement districts. He is actively interested in the subject of education and for the past ten years has served as secretary of the local school board to whose efforts was due the erection of the handsome high school building in the city. He was one of three who headed the movement to secure a charter for an Elks' lodge at Marianna and was placed on the building committee which erected the beautiful home the lodge now owns and occupies. Some ten years ago the members of the Baptist Church in Marianna constructed a house for worship at a cost of $30,000. Mr. Mixon was a member of the building committee and was one of a small number who shouldered the responsibility of the inevitable church debt which existed at the completion of the edifice. After a few years' struggle under the handicap of this heavy obligation it was realized that no progress could be made, so a meeting was held at which Mr. Mixon acted as chairman and within an hour the amount was subscribed and immediately paid, so that today the church property, now valued at $50,000, is entirely free of incumbrance. During the World War, Mr. Mixon was chairman of the War Savings Stamp sales for Lee County and also fuel administrator for the same county. He is a Mason and an Elk. Mr. Mixon and Miss Lida Mae Clarke of Marianna were married February 22, 1899. They have three children, Hugh Clarke, Miss Hattie Mae and Miss Pauline Mixon.



Hugh Nixon



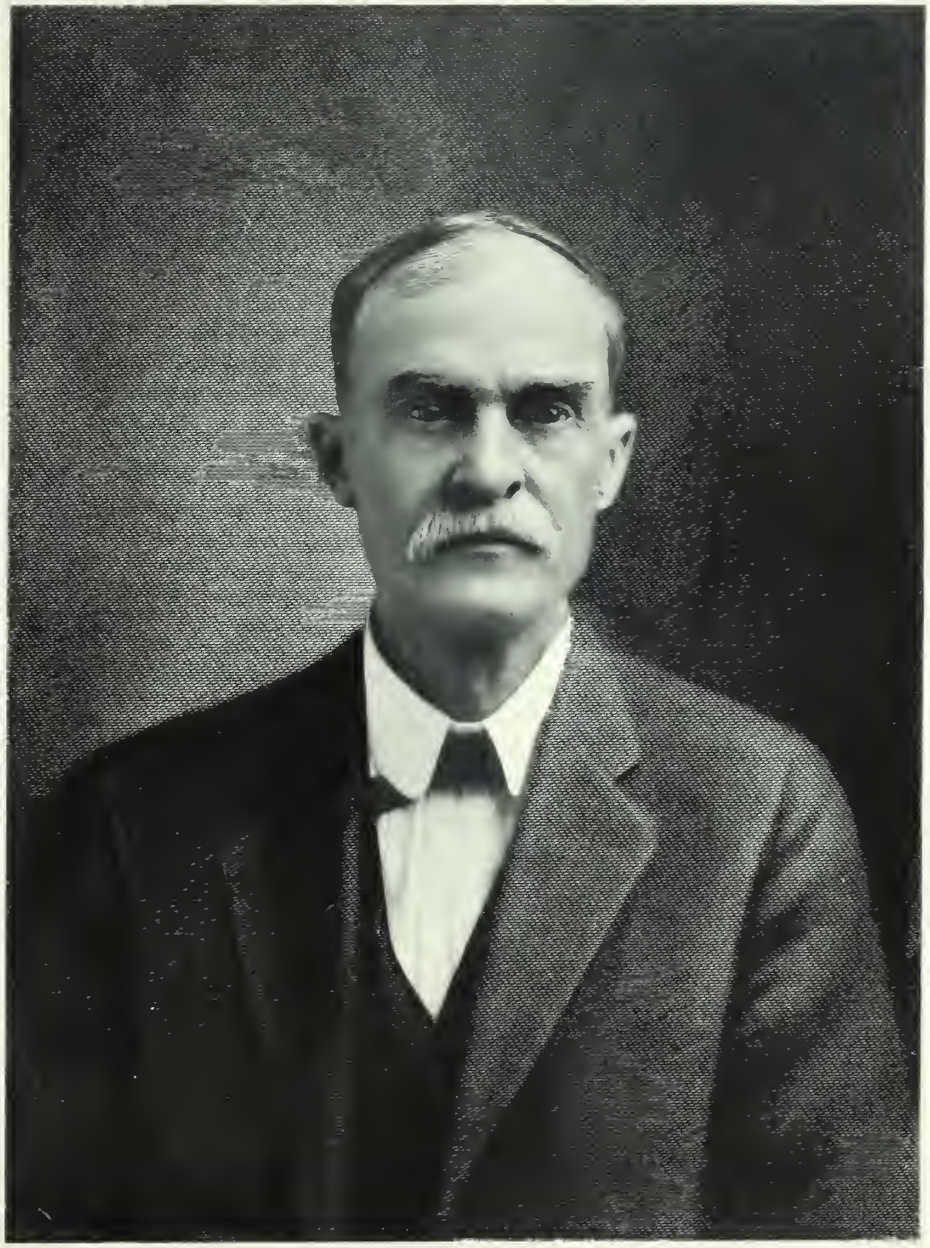
W. B. Nichols

W. B. Nichols

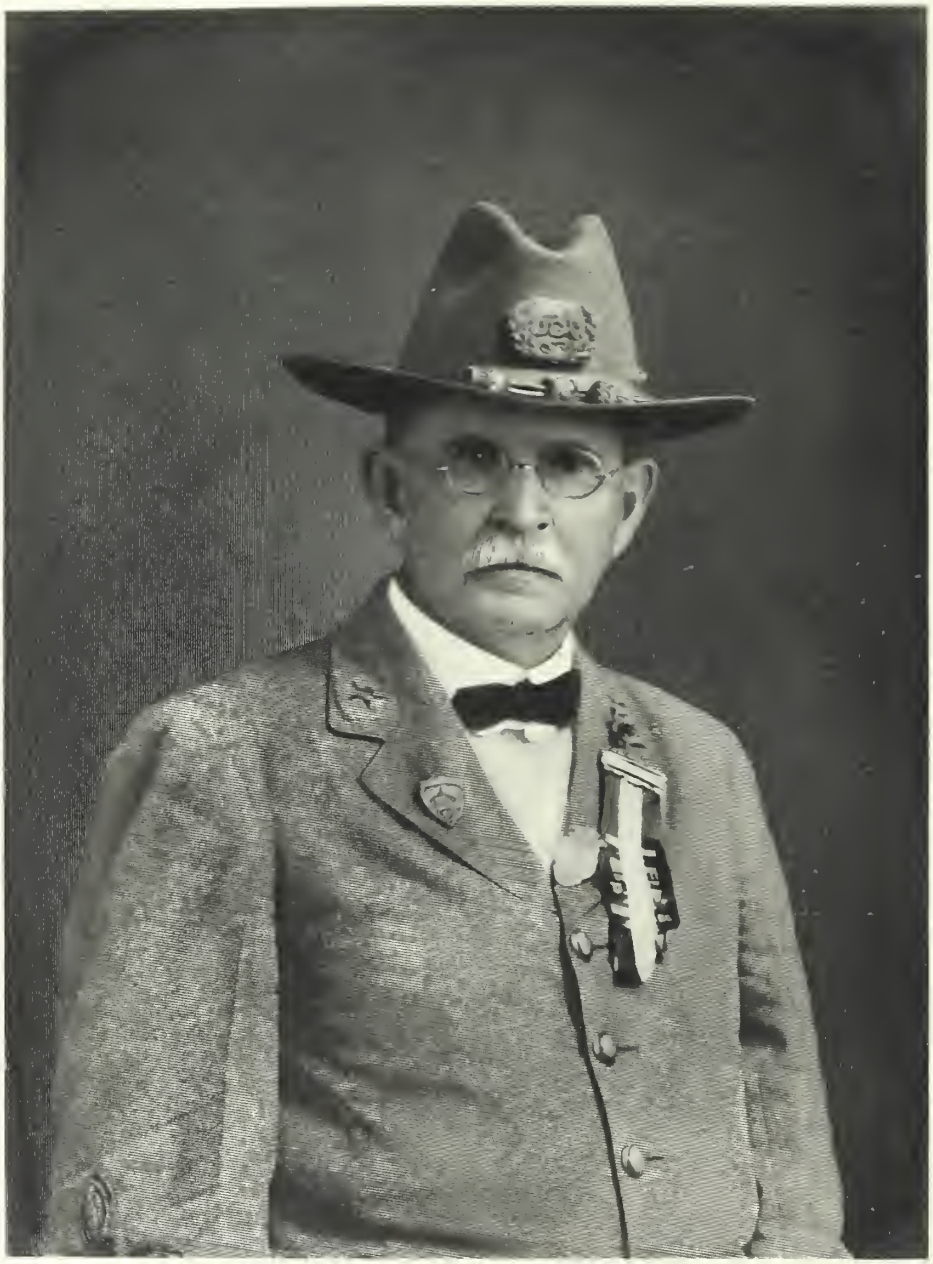
WITH nothing but his own industry upon which to rely, Mr. Walter B. Nichols of Clarksdale, Mississippi, has worked up to where he plants six thousand acres of land in Mississippi and Louisiana, and to where his personal and business standing is second to none amongst his friends, neighbors and acquaintances. He was born in DeSoto County, Mississippi, October 20, 1868, and at the age of twenty years, branched out as manager of Major J. A. Kirby's plantation at Penton, Mississippi. After fourteen years of valuable service there for his employer, he became his own boss as planter and merchant near Tunica, Mississippi. In 1908, he moved from there to Alligator, in Bolivar County, Mississippi. There he leased the Pritchett and the McCraney properties, and also opened a mercantile house. By 1914 he had saved enough to begin investing his own money, and he from knowledge and experience was certain that Delta lands were the best investment in the world. He bought the Hannah property, near Clarksdale. The following year he acquired the Pritchett place which he had been leasing and operating, and later bought the Rotiquenta and Hunter plantations in Concordia Parish, Louisiana. Now he owns three fine plantations, with a separate business on each of them. With all of this expansion, Mr. Nichols has the rare distinction of never having asked extension upon a note. This habit and the known solid foundation of his investments have given him a credit and business standing of which any man justly may be proud. In 1915, having bought stock in the Delta Grocery & Cotton Company, he moved to Clarksdale, where he erected a beautiful residence. He is now a vice-president of the Johnson-Harlow Lumber Company. He is a stockholder in the Planters Bank. He owns Nichols & Company at Alligator; a half interest in W. B. & V. A. Nichols of Roseacre, Mississippi, and eighty-five per centum of the Clayton Planting Company of Clayton, Louisiana. Together the plantations owned and controlled by him aggregate no less than six thousand acres, and the business at each of them is conducted with the same honesty and capacity that have been his standards through life. He is strictly a self-made man and has the fullest respect and esteem in every community where he is known. He is a member of the Methodist Church, exalted ruler of the Benevolent and Protective Order of Elks, Lodge No. 977; of the Coahoma County Chamber of Commerce; the Clarksdale Rotary Club, and the Clarksdale Outing Club. He has never sought office. Mr. Nichols and Miss Elma C. Scott were married January 5, 1899. The issue of that union consists of three boys, Walter Scott Nichols, Ira Barnes Nichols and Alva Earl Nichols. His parents were Joseph Sumner and Sarah J. Nichols.

J. I. Moore

JOHN IKE MOORE, Helena, Arkansas, lawyer, banker and for many years one of the leading men in eastern Arkansas along all progressive and good lines, is a native of Mississippi. He was born in Lafayette County, February 7, 1856, the son of E. D. and Nancy A. Moore. When he was but one year old the family moved to Helena, where he has lived ever since. After having gone through the public schools of Phillips County he went to the University of Arkansas in 1877 and in 1881 was graduated from the academic department. In the following year he spent five months at Cumberland University in Lebanon, Tennessee, which for more than two generations has been the alma mater of so many of the great lawyers of this section of the country. Returning home, he was admitted to the bar in 1882. From the beginning of his career he has taken a very active part in the public affairs of his State, not in the way of seeking lucrative offices out of which to make an easy living, but accepting positions where he could be of service to the people. He began his first term in the Legislature of the State only one year after having been admitted to the bar, thus beginning a public career which for nearly forty years has been most beneficial to the entire State. During ten years in the legislature he stood out strongly for everything that was good and constructive and ever was efficient in his opposition to all that was for private instead of public weal. He returned to the Legislature in 1901 and again in 1903, when he served as speaker of the house. In the meanwhile he had served his country from 1894 to 1900 as county and probate judge, probably the most important office in Arkansas so far as the progress and welfare of each county is concerned. He was elected in 1905 and again in 1913 to the State Senate, and by reason of being the presiding officer of that body in 1907, he served for four months as acting governor of the State during the early portion of the disability of the Honorable Sebastian Little. However, the public service to which Mr. Moore points with the most justifiable pride is the part that he took in the construction of the magnificent capitol of the State. From 1909 to 1917 he was one of the five commissioners which had charge of that work. He was also a member of the Constitutional Convention in 1918, and from the beginning of the deliberations of that august body was recognized as one of its real leaders. For many years he was one of the most active men in securing governmental aid for the levee system from the point of Crowley's Ridge to Laconia Circle. He is also president of the Peoples Savings Bank & Trust Company. Mr. Moore and Mrs. Gant, formerly Miss Maie Davidson, were married in 1887 in Helena, Arkansas. They have one son, John Ike Moore, Junior. Mrs. Moore is a former president of the State Federation of Women's Clubs.



John F. Moore



C. W. Parker

C. W. Partee, Sr.

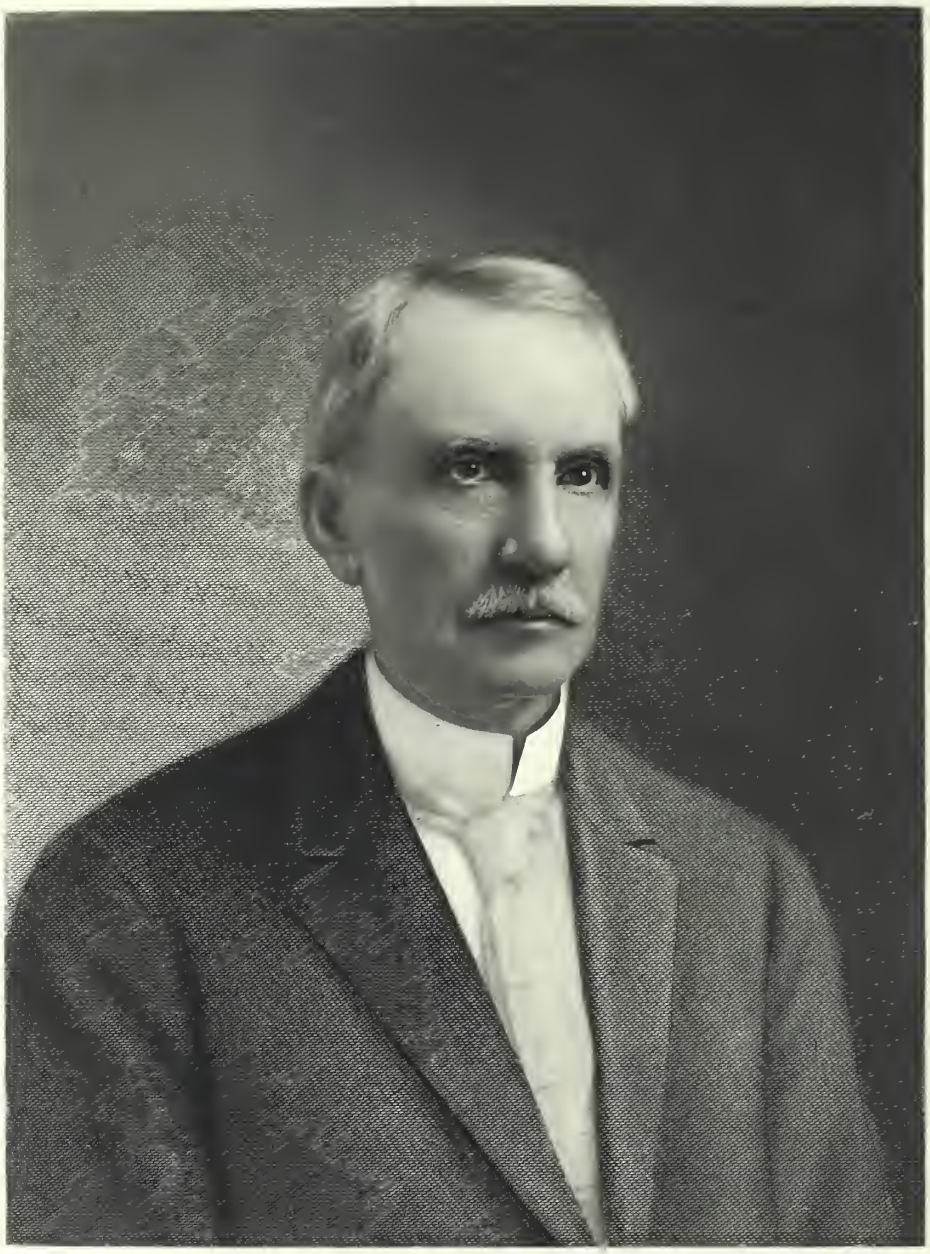
CHARLES WATKINS PARTEE, SENIOR, Belen, Mississippi, for more than a third of a century one of the conspicuous men in Quitman County in the devlopment of her fertile lands along Cassidy's Bayou, and in the elevation of the moral tone of the community, was born in Gibson County, Tennessee, March 22, 1844, the son of Squire Boon and Martha Alexander (Douglas) Partee. In about 1847 or 1848, the family moved to Mississippi and settled on the beautiful plateau a few miles to the northeast of Como, where the elder Mr. Partee became a planter of much consequence, acquiring large tracts of land and many slaves. The son was educated in the common schools of Panola County and remained on his father's plantation until the breaking out of the Civil War. But at seventeen years of age he was full of courage and chafed under the refusal of his parents to his request for permission to join Captain John R. Dickens' company, the Sardis Blues. Mr. Partee had a brother in that company and the parents finally consented to his joining, which he did at Union City, Tennessee, where quite a lot of Confederates were drilling. This command became Company F, Twelfth Mississippi Infantry, C. S. A. They were rushed to Virginia, arriving just in time to miss the first battle of Bull Run, but in time to guard the prisoners taken there. The company was in the battle of Seven Pines, in which the brigade lost fifty per centum in killed and wounded of its strength. After the second battle of Manassas, Mr. Partee went to Mississippi and helped his father move a large number of his slaves and live-stock to the Delta, locating on Lost Lake five miles from where Belen now is. Mr. Partee's father, long before the war, had realized that the fertile Delta lands would become of great value, and as fast as he made money, he invested it in Delta land and negroes. Mr. Partee joined Jace Floyd's independent cavalry company which operated around Memphis regulating some conditions which had arisen in that vicinity and then became Company H of Alex. Chalmers' Battalion, which still later became the Eighteenth Mississippi Cavalry, C. S. A. This regiment did valiant service under General Forrest in the battles of Harrisburg, Tishomingo Creek or Bryce's Crossroads, and was with him to the end at Gainesville, Alabama. Mr. Partee's father died during the war and a lot of his Delta lands were forfeited for non-payment of taxes. Mr. Partee had five brothers in the Confederate army: A. Y., R. D., Hiram, J. K. P. and S. B. Partee, Junior. He and Miss Elizabeth Jackson were married October 22, 1871. They have five children: C. W. Partee, Junior, Mrs. H. J. Davis, Mrs. I. C. Denton, Mrs. G. O. Denton and Mrs. W. H. Hardy. He now owns a comfortable home and plantation in Quitman County, and over in Rankin County, Mississippi, has a large tract of land which he has made into a stock farm.

W. A. Ritchie

WILLIAM ALBERT RITCHIE is just completing the first score of his residence in Clarksdale, Mississippi, and they have been active years, in which he has added no small part to the development of the community and accumulated much of this earth's goods for himself. He was born August 26, 1885, at Wingo, Kentucky, the son of Arthur W. and Mary Walker Ritchie. He attended the grammar and high schools in Kentucky and in 1904 moved to the more active city of Clarksdale, Mississippi, where he still resides, and probably always will. He formed a partnership with Mr. Oscar Carr, becoming the junior member of the firm of Carr & Ritchie. It is the oldest real estate firm in Clarksdale and has from the first done a big business in Clarksdale city property, and in Delta farm and timber lands. All of these lines have increased in volume greatly of recent years and the business is still growing at a rapid rate. In addition to this land dealing, the firm has added that of investments in high-class securities. It also is interested in various mercantile concerns and in planting some of the finest cotton lands in the Delta. Mr. Ritchie has invested heavily of his private fortune in some of the strongest concerns in his section. He is a stockholder in the Planters Bank, which stock is generally considered about the best and safest investment in Coahoma County. He is also interested financially in the Johnson-Harlow Lumber Company; in the Lombardy Planting Company, whose lands on Sunflower River are surpassed by none in fertility; in the Belen Planting Company, and where can better land be found than on Lost Lake and Cassidy's Bayou?; in the Mississippi Valley Dry Goods Company; in the Friedman-Shultz Shoe Company; in the Clarksdale Realty Company, and in Oakridge Cemetery Company. Mr. Ritchie has shown his sound judgment in the class of lands in which he has invested his own means, and proved it innumerable times in the statements which he has made to intending purchasers. Now he is recognized as one of the best posted men in his section on the actual worth as well as value of real estate. This information, coupled with his industry and sterling honesty, is of great value to the man who goes to his office either to sell or to buy land. That this value is appreciated is reflected in the growing volume of the concern's business. Mr. Ritchie is recognized not only as one of the most active, but also as one of the best citizens of Coahoma County. He is a staunch member of the Presbyterian Church, and lives a life very close to the strict tenets of that denomination. He is also a devoted Mason, having taken both the York and Scottish Rites, being a Knight Templar in the one and having taken the thirty-second degree in the other. In addition to these he is a member of the Shrine, an Elk, a Rotarian and of the Chamber of Commerce. Mr. Ritchie has never married.



C. W. Ritchie



Sam Rambeau

Sam Rembert

SAM REMBERT, planter, Memphis, Tennessee, with cotton acreage in three states tributary to Memphis, was born in Shelby County, just out from Woodstock, Tennessee, July 1, 1845, the son of Samuel S. and Anne (Duncan) Rembert. His father had moved to the Woodstock section in 1800 when the State of Tennessee was but four years of age and when what now is Memphis was but a small landing for flatboats on the Mississippi River. Like so many other of the most refined Southern children and women, Sam Rembert was an emigre to Canada during the Civil War and received his education in the University of Canada in Toronto. He also took a course in a commercial college there. Returning to Tennessee, he began planting cotton in 1868 on a two hundred and forty-six-acre tract near Woodstock, which he still retains. He sold cotton for five and six cents per pound, less than the seed in a bale of cotton later was worth, and then he threw away the seed if he was fortunate enough to find a place to dump them. But even under those conditions he prospered. In 1884 he rented from the then leading cotton firm of Thomas H. Allen & Company some six hundred acres of land on Hushpuckena Creek in Bolivar County, Mississippi, which had belonged to and been cleared up by Andrew Jackson Donelson, secretary to General Jackson. He cultivated that place for two seasons. His real investments in the Mississippi Delta began in 1898, when Mr. Rembert bought some three thousand acres on the Mississippi River front in the upper portion of Bolivar County. He has owned that land ever since and has developed it to where it is one of the best plantations on the river. It is near the famous Waxhaw Plantation of Mr. John Kirk, one of the oldest and most productive in the Delta. Mr. Rembert made his home on this plantation for many years, but as the hand of time began resting more heavily upon his shoulders he ceased to care for the strenuous life of managing so large an estate and gradually has passed the details of this place over to his son, Sam, Junior, who lives upon it. He is also the owner of a smaller tract of fine alluvial land in the lower portion of Mississippi County, Arkansas, near Wilson, and of several farms in Shelby County. Mr. Rembert spends most of his time in Memphis, making his home with his daughter, Mrs. Busby. He retains the active management of the Arkansas and Tennessee property in his own hands because one of his inherent energy cannot stand to be idle. He also makes occasional trips to the Mississippi Delta, spending some time with his son in the general supervision of the big plantation there. He is a member of St. Mary's Episcopal Church. Mr. Rembert has never sought or held any political office. He and Miss Nannie Brown were married in the early seventies. She died in 1885, leaving two children, Sam, Junior, and Miss Mamie Lee, now Mrs. J. J. Busby.

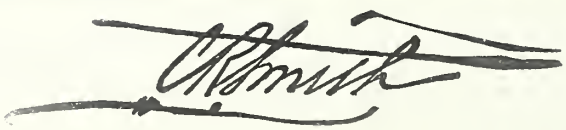
W. B. Swain

WILLIAM BEAUREGARD SWAIN, Hollyknowe, Mississippi, one of the most energetic men in the development of the fertile Mississippi Delta, and until he retired from most of his active operations, one of the largest cotton raisers in the world, is a native of Holmes County, Mississippi, where he was born August 20, 1861, the son of S. R. and Harriet A. Swain. Growing up during the Civil War and the wreck of reconstruction which followed in its wake, he was able to get no education save a little in the common schools of his home county. At the age of fourteen years he went to work on the farm of his father and remained there until he was twenty-one years of age. Then he went to the Mississippi Delta, rented a place of one hundred acres near Stoneville, in Washington County, and went to work for himself. There was more land in that country then than anything else with the exception of water, for the three consecutive great floods of 1882, 1883 and 1884 swept at will over and through the insignificant levees of that day, bankrupting many who owned cleared lands and placing them on the market for sale for taxes, while the wild lands had but little value. When Mr. Swain first went on Bogue Phalia there was not more than one hundred acres of land cleared between what are now Shaw and Leland, the cultivating being on the higher river front and along the highest banks of the bayous and Deer Creek. Mr. Swain was one of those strong hearted men of vision who realized from the time that he saw the fertility of the soil that the hardy race of men who had migrated west along that parallel of latitude would not let that source of wealth and usefulness to the world lie idle—that they would surmount the obstacles. And he bore a man's part in that heroic work. They who now view the level fields of cotton in the Delta from the window of a Pullman car, or from an automobile speeding on a concrete road through miles of land cultivated like a garden do not realize the fortitude and resources required of men of Mr. Swain's type in attacking the virgin forests of cane, giant oaks and larger gum trees with a cross-cut saw, an ax, a sledge, a wedge and a brand of fire, and yet between 1887 and 1915, Mr. Swain bought nearly ten thousand acres of land almost entirely covered with virgin forests and reduced all of it to the highest state of cultivation, a record equalled by few if any other man in the Mississippi Delta. In 1917 and 1918, Mr. Swain sold all of his holdings except one thousand acres at his home on Bogue Phalia which he cultivates largely to have something to occupy his time. He also owns a delightful summer home in Colorado. He is a member of the Baptist Church in Leland and of the Elks Lodge in Greenville. Mr. Swain and Miss Mamie Hobbs were married December 30, 1903. They have three children: W. B., Junior; Miss Jeffie Clair, and W. D. Swain.



W B Swain



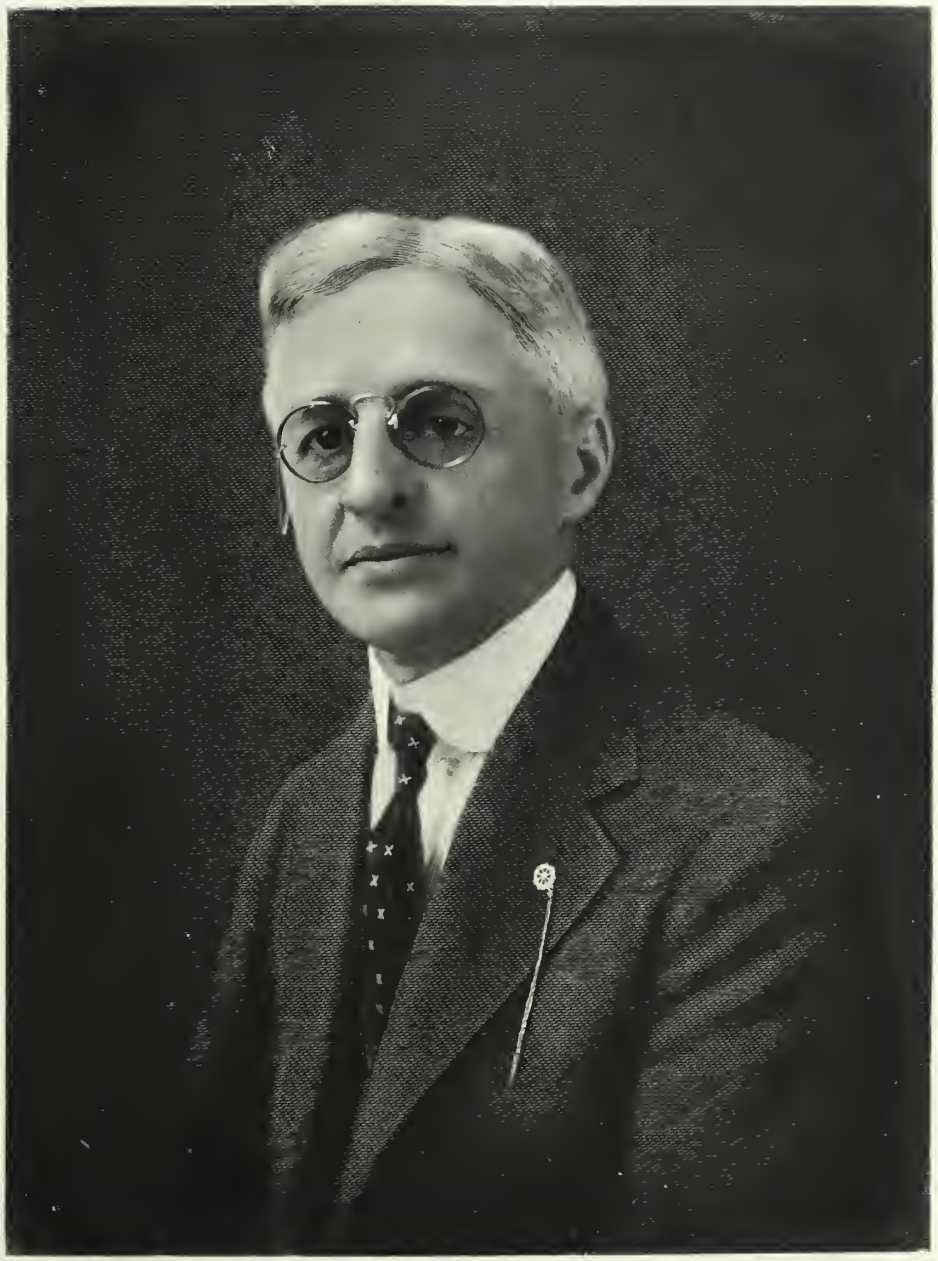


Clarence R. Smith

CLARENCE R. SMITH has the distinction of having built up in Cleveland, Mississippi, and of now operating what not only is one of the largest and most completely organized retail merchandise establishments in the entire State of Mississippi, but also what probably is the largest department store located in any town in the United States of the size of Cleveland. Mr. Smith was born March 9, 1866, in DeSotoville, Alabama, the son of Louis R. and Susan Smith. He was able to secure only a common school education and at the age of seventeen years moved to Mississippi and began his career there in construction work on the Yazoo & Mississippi Valley Railroad. He put in two and a half years in that line of work and then turned toward mercantile lines. He spent three years as a clerk in the general store of T. B. Johnson at Cleveland, and then went into the drug business for himself under the name of C. R. Smith, which later was to become almost a synonym for "merchant" in Bolivar County. At the end of a couple of years he disposed of his drug business and for a dozen years sold fire insurance. Having saved some of the money that he made out of the insurance business, he began planting cotton and opened a mercantile establishment under his own name of C. R. Smith in 1903. From the first the energy and natural bent for merchandising that Mr. Smith put into the business told. The following year the first portion of what is now the Smith Block was constructed, and four years later the business had developed to the point where an addition was necessary, and still four years later, his stock and patronage required another enlargement of the establishment. The building now covers a ground space of eighty-five by one hundred and forty-five feet, two stories high, with a warehouse forty by one hundred and twenty-two feet. The seven departments in which every need of each customer can be filled crowd this space to capacity, while the arrangement for each of the departments is perfect for the service of the customers and the ease and rapidity with which the clerks can handle the goods. Mr. Smith went to Cleveland when the identical spot where his big store now stands was a brake of big blue cane. He had been a big factor in its every development from that date to this. He has served three terms as mayor of the city, and for four years represented his county in the State Legislature. He was a member of the Mississippi (Lower) Levee Board for a term, from 1910 to 1914, filling the important post of president of that body. He is a director in the Valley Grocery Company, a stockholder in the Bolivar Compress Company, and many other enterprises, as well as a large owner of land and town property, and a member of the Methodist Church. He and Miss Mamie Williams married November 22, 1893. Mrs. Guy B. McLemore is their only child.

Sebastian Straub

SEBASTIAN STRAUB, merchant, planter, manufacturer and one of the most efficient citizens of Helena, Arkansas, along all lines of progress not only for the city itself, but also for the entire community, was born in that city February 14, 1874, the son of Nicholas and Carrie Straub. He attended the public schools of the city for a short time, but at the age of fifteen years quit school to go to work in the store of his father. When he was eighteen years of age his father died and the courts made Mr. Straub of legal age so that he might be able to take official charge of the business with his brother, W. N. Straub. They operated a general merchandise store under the firm name of N. Straub Sons Mercantile Company until 1919, when it was formally incorporated with that name. W. N. Straub was made president; J. P. Rider, vice-president, and Sebastian Straub, secretary and treasurer, and since that time the progress of the concern has been steadily upward. At the same time Mr. Straub and his brother formed the firm of W. N. & S. Straub, to which were transferred the cotton planting and supply interests of the other company. They have large plantations in Arkansas, Mississippi and Louisiana aggregating eleven thousand acres, of which five thousand are in cultivation, three thousand acres cut-over and three thousand acres in virgin timber. Mr. Straub is president of the Helena Building & Loan Association with a capital stock of $1,250,000; the Helena Cotton Oil Mill, with a capital of $200,000; the Eastern Arkansas Oil & Gas Company, with a capital of $100,000; the Lucky Dog Mining Company of St. Joe, Arkansas, for mining zinc ore in Searcy County, with a capital of $15,000; the Helena-Ferguson Road District, for which $1,900,000 has been raised by the sale of bonds for the building of sixty-two miles of concrete roads through Phillips County; the Beaver Bayou Drainage District, which has opened thirty-six miles of canals; the Long Lake Drainage District which has recently been organized, and of the Rotary Club; a director in the Helena Board of Trade; the Security Bank & Trust Company; the Lewis Mill Supply Company, and the Citizens Ice Company; a holder of stock in the Interstate National Bank, the First National Bank and the Security Bank & Trust Company. He is also treasurer and tax collector for the Cotton Belt Levee Company. He is a member of the executive committee of the Business Men's League, and chairman of the Helena Terminal Association Board, which is doing so much to rejuvenate the river traffic and thus maintain freight rates on a reasonable basis. He is a past grand knight of the Knights of Columbus, and a member of the City Club. During the recent Elaine riots he was acting sheriff and chairman of the Committee of Seven. Mr. Straub and Miss Marie Wortham of Memphis were married July 13, 1899. Their children are Sebastian, Junior, and Charles W. Straub.



Sebastian Straub



Justin D. Towner.

J. D. Towner

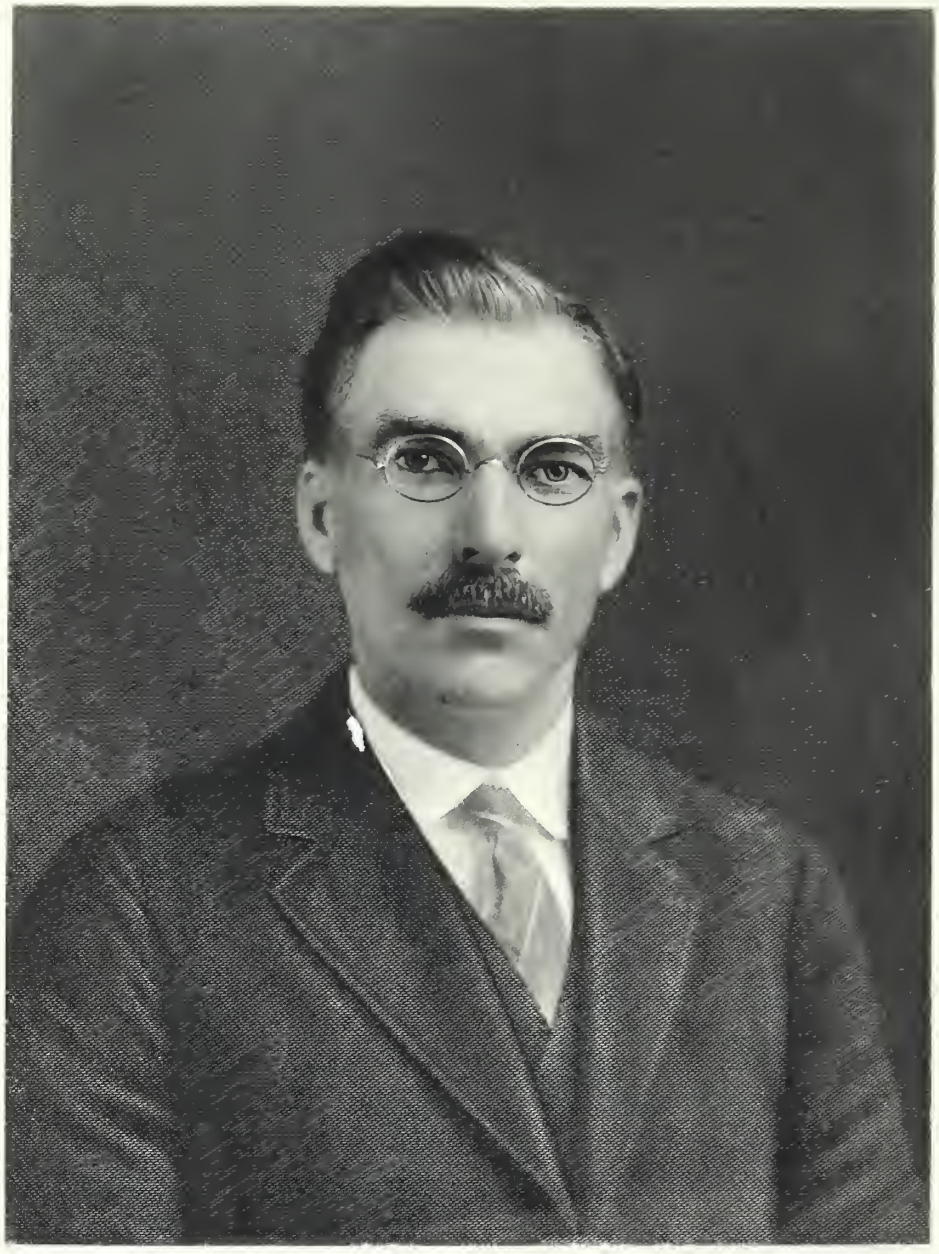
JUSTIN DEWEY TOWNER, doctor of dental surgery, Memphis, Tennessee, one of the leading practitioners and teachers of dentistry in the Mid-South, was born in Lynnville, Tennessee, May 12, 1877, the son of Justin Dewey and Samantha (Bugg) Towner. He attended the public schools of Giles County until he was twelve years of age and then went to Martin College in Pulaski, where he remained from 1889 to the spring of 1892. The next year he spent at the Webb Brothers School in Bellbuckle, Tennessee, and during the terms from the fall of 1893 to the spring of 1895, he was a pupil of the Wall & Mooney School in Franklin, Tennessee. From there he went to the Vanderbilt University, Nashville, Tennessee, where he was graduated in 1898 with the degree of D. D. S. He practiced dentistry at Pulaski from the time that he got his license until January, 1903, with signal success but at the end of that time he felt that he was able to occupy with the same degree of success a larger field and hence moved to Memphis. He brought with him a thorough equipment, ample experience, confidence in his ability and a determination to go to the top. His efficiency was recognized by the profession almost from the time that he opened his office here and it was but a short time before the public generally came to the same conclusion. His clientele has grown steadily until now, judged both by its numbers and by its class, it probably is unsurpassed by that of any dentist in the Mid-South. Doctor Towner was not content with the mere practice of his profession, lucrative though it was, but was anxious to do something else in the world, even at a financial loss to himself. In 1909 he organized the College of Dentistry of the University of Memphis and was its dean until two years later, when it was merged with the University of Tennessee and became the School of Dentistry of that larger institution. Immediately upon the merger he established and taught the chair of mouth hygiene, oral prophylaxis and pyorrhea. Doctor Towner is a member of the Memphis Dental Society, the Tennessee State Dental Association, the National Dental Association, and Academy of Periodontists, the Delta Sigma Delta dental college Greek letter fraternity and the Alpha Tau Omega college literary and social fraternity. He takes a keen interest in the affairs generally of the community and is the representative of the dental profession in that active body of men who compose the Rotary Club. He is also an active member of the Chamber of Commerce and is a member of the Memphis Country Club. He is a member of the Travel Club of America and as such has for a long time been a systematic and most extensive traveler of his native country. Doctor Towner and Miss Mary Estelle Wall of Franklin, Tennessee, were married October 27, 1898. They have two children: Annie Mary Towner and Justin Dewey Towner, Junior.

D. B. Woollard

DRURY BOYCE WOOLLARD, planter and merchant, Clarkedale, Arkansas, for thirty years one of the leading factors in the development of the upper end of Crittenden County, was born in Senatobia, Tate County, Mississippi, January 23, 1868, the son of Leander Guy and Mary Elizabeth (Boyce) Woollard. The Woollard family is an old one in northwestern Mississippi and for many years has been prominent in the development both of the hill and later of the Delta section of that State. Mr. Woollard was educated in the common schools of Tate County, but left home at the age of twenty years and went to Arkansas, where in 1889 he formed an association with the Clarke family of Peoria, Illinois, which has endured almost unbroken for more than thirty years and through two generations of his family and three of the Clarke family. Mr. C. B. Clarke had acquired a large tract of land at what now is Clarkedale and was then beginning to open it up for cultivation. Mr. Woollard first became the assistant manager of the plantation in 1889 and remained there for three years. At the end of that time he accepted a position as manager of the J. B. Adams plantation in the older and more highly developed Arkansas River country and remained there for two years and then he returned home where he spent three years on the farm of his mother. He had lived too long in the fertile level lands of the low countries to be satisfied again with the hills and in 1896 he returned to Clarkedale. In the meanwhile Mr. C. B. Clarke had died and the plantation had passed to the possession of Mr. Sumner R. Clarke. Mr. Woollard continued in active charge of the plantation during the entire time that this Mr. Clarke owned it and also for a time after he died and the estate passed into the hands of Mr. Robert D. Clarke. When he assumed full charge of the property in 1896, only fifteen hundred of the thirty-eight hundred acres were in cultivation. He cleared up twenty-three hundred acres and when Mr. R. D. Clarke offered the major portion of the plantation for sale, it was generally rated as being the most highly developed plantation in that section of the county and as being in the highest state of tilth. In the meanwhile Mr. Woollard had acquired some eighteen hundred acres of his own adjoining the Clarke place, and his wife having died in the summer of 1918, he gave up the active management of the Clarke property for the purpose of inspiring his sons to do something for themselves in the development of the family property. Mr. Clarke sold the major portion of his property, but retained one thousand acres adjoining Mr. Woollard's land and since that time he and Mr. Woollard have been equal partners in that. Mr. Woollard and Miss Annie Lafayette Slaton were married October 11, 1893. Their three children are: Oliver Slaton, Leander Guy and Drury Boyce Woollard, Junior.



D. B. Woodland



A. C. Burton

A. O. Burton

AUGUSTUS OTEY BURTON, planter and real estate man, Blytheville, Arkansas, is a native of that State, having been born July 17, 1873, in Jackson County, near Newport, the son of Thomas Jefferson and Clara N. Burton. He attended the public schools but at an early age started out to make his own way in the world, and he has succeeded in making it a most successful one. He came to Memphis when he was nineteen years of age and secured a job as a clerk in a retail grocery store. He was doing well in that place but he yearned for his native State, and after two years he moved up to Osceola, Arkansas, and went into the retail grocery store of the Pullen Company. He remained with that firm for five years, when he had accumulated enough to go into business for himself and he then opened a retail grocery store under the name of A. O. Burton. In this venture he was successful. From the time that he went into business on his own hook, his progress up the ladder of success was steady and certain. In 1902 he went into the wholesale grocery business under the name of the Burton Commission Company. He remained in Osceola for two years following this and then cast his eye toward the more progressive city of Blytheville, where he organized the Arkansas Grocery Company, wholesale grocers, of which he was vice-president and general manager. This institution under his guiding spirit has developed into one of the strong commercial institutions in northeastern Arkansas. By this time he had expanded to a point where his vision was not confined to the selling of groceries. He had the foresight to realize that the magnificent lands of Mississippi County were the cheapest in the country in proportion to their actual value based upon earning capacity, and he backed his judgment by investing in them from time to time until now he is the owner of some two thousand acres in a high state of cultivation, and in addition to this some six hundred acres of cut-over timber land. In 1907 he retired from the active management of the grocery concern and entered the real estate business, in which he still is engaged. Mr. Burton does not indulge in an overflow of words and promises, but is decidedly a man of action, public spirited and liberal. Show him a proposition in which his home community may be benefited and he puts money, energy and religion into it. Modest in his demeanor, a good listener and an active doer, his counsel is sought as often as any one of many who are making local history. Mr. Burton is one of the type of men who are known by their works. During the war he took a most active part in war work for his section of Arkansas. Mr. Burton and Miss Joe Bert Mayo of Memphis were married January 26, 1899. Their children are A. O. Burton, Junior, born in 1907, and Mayo Burton, born in 1910.

W. I. Brashears

WILLIAM IRVIN BRASHEARS, Memphis, Tennessee, formerly successful railroad man, banker, merchant, cotton planter and saw mill operator, and now equally so as an oil producer, lumber dealer and cotton factor, is a native of Mississippi. He was born in Pike County, February 28, 1872, the son of George Miller and Lou Brashears. He received his education in the common schools of the neighboring county of Amite in the far interior town of Gillsburg. Early in life he went to work for the Yazoo & Mississippi Valley Railroad system as a telegrapher, and in that capacity worked for the company at a number of stations. In the course of that line of work he landed at Gunnison in the fertile Yazoo Delta, where he also became agent at the local depot. He saw in the timber standing on the land and in the cotton produced where it was cleared a rare opportunity and the foundation for great wealth in the community and began to take an interest in affairs other than those connected with the railroad. In 1911 he became cashier of the Bank of Gunnison and not long afterwards secured an interest in the Gunnison Mercantile Company. He was efficient and prospered in both of these enterprises and in 1914 sold his interest in them and acquired some two thousand acres of land at Pace, Mississippi, of which thirteen hundred acres were in timber and the remainder open for planting. He placed a saw mill on the timber land, and renting five hundred acres in addition to the seven hundred acres of open land which he owned, went extensively into both the mill and planting business on his own account. The lumber line of the business offered more outlet for the intense activity of a man like Mr. Brashears than did the planting line and in 1916 he sold the open land, retaining the mill and timberland. About the same time he expanded his milling business by buying a mill at Drew, Mississippi. He operated both of these mills during 1917 and 1918, and during that time he came to Memphis and organized the Chisca Lumber Company as an outlet for his own product as well as to engage in the hardwood lumber business generally. It is one of the leading concerns in this section of the country dealing in hardwoods. In 1917 he also was active in the organization of the Scott-Thomas Cotton Company, prominent cotton factors in Memphis. In the fall of 1919 he began to look into the oil fields of Texas and bought leases on some four thousand acres near Wichita Falls with such judgment as to location that when he contracted for the drilling of five wells on five acres on a fifty-fifty basis, he brought in five wells. Now he has eight wells, is the president of the Delta Oil & Refining Company, a $5,000,000 corporation. Mr. Brashears and Miss Estelle Green of Utica, Mississippi, were married in April, 1898. Their children are Willie Green and Robert Clayton Brashears.



W. D. Brashear



T. E. Salmon

T. E. Salmon

THOMAS EMORY SALMON, Memphis, Tennessee, one of the leading cotton planters in the upper Mississippi Delta, as well as largely interested in cotton lands in Arkansas, was born in Senatobia, Mississippi, August 28, 1872, the son of Joseph M. and Annie Wells (Williams) Salmon. His parents came from South Carolina to Mississippi at an early date and were among the early settlers of Tate County, where his father spent the remainder of his life except during the time that he served the Confederacy, in whose army he was a gallant soldier until he received a wound which sent him home. He was a farmer who had the respect of the entire community in which he lived. Mr. Salmon was educated in the public schools of Senatobia until he was sixteen years of age and then went to work on one of the plantations of J. T. Gabbert & Company, beginning at the bottom. He saw in the level fertile lands of the Delta to the west of him more opportunities for his mental and physical energies than in the hill country, and hence secured a position on the plantation of C. L. Robinson at Robinsonville as assistant to W. K. Herrin in the management of the plantation and store. He remained there for four years and then went with Tate Brothers, where he was in charge of their plantation and mercantile business. From there he went to Green Grove, Mississippi, where he was with Mrs. John P. Richardson for thirty days, when he resigned and in 1904 went into the planting and mercantile business on his own account. It was in that year that he rented from the late John L. Cooke his twelve hundred-acre plantation on Beaver Dam, between Maud and Dubbs, Mississippi. He has managed the affairs of that plantation with such signal success for Mr. Cooke, the estate and himself that he still has charge of it and has been able at the same time to lay the foundation on which he has built up a nice estate for himself. In all he has some four thousand acres in cultivation in cotton, corn and hay, including the Cooke property. He bought ten hundred and forty-five acres for himself a few miles east of Coahoma, Mississippi, and in conjunction with B. B. Brooks he owns some seventeen hundred acres of fine land in Lee County, Arkansas, near Brickey's. Those who are familiar with the three plantations agree that Mr. Salmon is one of the best farmers in the lowlands of this section. He has found time from his private affairs to serve Tunica County as treasurer from 1902 to 1912, and as a member of the board of supervisors from 1916 to 1920, where his sterling integrity and sound judgment were of great value to the county. He also was a member of the board which built the Agricultural High School in Tunica. Mr. Salmon and Miss Estella May Scott were married May 1, 1898. They had four children, of whom two, Miss Evelyne and Raymond Farley Salmon, are living.

E. E. Alexander

EDWARD EVERETTE ALEXANDER, lawyer, Blytheville, Arkansas, was born in Fruitland, Missouri, September 17, 1882, the son of Oliver and Lillie Lucretia Alexander. He attended the common schools of Fruitland and Leemon, and the State Normal School at Cape Girardeau, Missouri, and then went to the Tennesseee State University at Knoxville, where he received the degree of bachelor of laws in 1907. He was admitted to the practice of law in Tennessee in the spring of that year, but within a few months he moved to Arkansas and was admitted at Benton to the bar of that State. In September of that year he went to Blytheville, where he began the practice of his profession. There is no superior land to that which surrounds Blytheville and it remained only for the type of men that he is to make of it the thriving city which it is. From the start he was one of the active factors in every movement for the upbuilding of the community in which he settled. He had been so active that in 1914 he was elected by Mississippi County as its representative in the Legislature of the State. There his constructive ability showed to its best advantage. He was chosen as chairman of the ways and means committee of the house, the most important post in that body so far as the general welfare of the State is concerned. But the greatest work that he did for the entire State and especially for his own and his neighboring counties in the St. Francis Basin was in the matter of road legislation. There was not a road in the entire basin which was passable or could be made passable except during the latter periods of the dry seasons. Few, if any, counties, have adequate roads without the issuance of bonds with which to do the primary work, and in Arkansas, neither the State, the county nor the city can issue bonds for any purpose, but Mr. Alexander framed his law so that the county could be divided into districts, and in the event that either the land owners or the citizens wanted certain roads, they could bond the district and construct them. It is under the provisions of this act that practically all of the magnificent highways now under construction in Arkansas are being built. So valuable had been the services of Mr. Alexander in the lower house during the session of 1915, that at its expiration he was prevailed upon to go to the State Senate representing the Twenty-ninth district, comprising Mississippi, Poinsett and Jackson counties. He was equally efficient in the regular and extra sessions of 1917-19. In both bodies he was an ardent supporter of suffrage, prohibition and the Wilson administration. He is an A. T. O. of Tennessee University, past exalted ruler for two terms and district deputy grand exalted ruler of the Elks. He and Miss Quincy C. Tipton of Cottonwood Point, Missouri, were married June 30, 1908. They have one child, Quincy Oliver Alexander.



E. B. Alexander



L. C. Humes

L. C. Humes

LAURENCE CABELL HUMES, banker, Memphis, Tennessee, was born in Abingdon, Virginia, August 4, 1880, the son of Lowry and Edmonia (Barton) Humes and the grandson of General W. Y. C. Humes, who served on the staff of General Wheeler during the Civil War. The family moved to Memphis when Laurence was a child and he received his education in the public schools of the city. Shortly after leaving the Lake Avenue High School he decided to learn the banking business and went to work for the First National Bank as an exchange clerk. He was then nineteen years old but the same sterling qualities that made his grandfather one of the most trusted and also one of the ablest generals of the Confederate army began to assert themselves and his fellow workers soon began to realize that while many young men work only for the immediate results, Laurence Humes was looking for the future. Hard work coupled with natural ability along financial lines brought promotion from one position to another. From exchange clerk he was promoted to general bookkeeper, then auditor and finally assistant cashier. He occupied this position in 1918 when some of the leading financiers of this territory decided to found a large banking institution, to be known as the Guaranty Bank & Trust Company. One of their problems was to find a cashier who not only knew the banking business thoroughly but had the ability to make and keep friends. "Larry" Humes, as he is known to his friends, seemed to have these qualities to a remarkable degree and he was asked to become vice-president and cashier of the new institution, launched with a capital of $500,000. The new bank was successful from the start and within two years' time the deposits went to six million dollars, a record for a new institution in Memphis. Although competing with banks of many years of service in the community the Guaranty Bank & Trust Company at the end of the second year of its existence found itself in fifth place among all the banks of the city. As the bank forged ahead the eyes of the banking world naturally turned to the men at the helm of the new institution with the result that Mr. Humes soon had the reputation of being one of the city's most successful bankers. He made friends rapidly and his popularity naturally resulted in honors coming to the young banker. He was made president of the Memphis Clearing House Association, which with the possible exception of New Orleans, is the largest in the South. Mr. Humes also was named first vice-president of the American Institute of Banking, being one of three bankers in Memphis who ever have had this honor. Mr. Humes is a member of the Memphis Country Club, the Colonial Country Club, Tennessee Club, Chamber of Commerce and Bankers Club of Memphis. He is a thirty-second degree Mason and a member of the executive council of the Tennessee Bankers Association.

C. C. Hanson

CHARLES CLINTON HANSON, for nearly twenty years most active in all movements for the improvement of Memphis, especially along educational and altruistic lines, and in the matter of injecting thorough system into all public affairs, is a native of Alabama. He was born March 29, 1867, at Opelika, and had no education in early life except what he was able to acquire from the public schools of his home county, when not busy on the farm where he was reared. His first commercial experience was as telegraph operator, and in 1890 he became agent for the railroads entering Eufaula, Alabama. Later the same year he became chief clerk to the traffic manager of the Ocean Steamship Company and Central of Georgia Railroad at Savannah. Later he was joint terminal agent for the Central, the C. & W. C. and the P. R. & A. at Augusta, and still later special agent for the executive officers of the Central of Georgia and Ocean Steamship Company at Savannah. In 1898 he leased the compresses of those companies. Three years later he was the president of the Atlantic Compress Company with headquarters in Atlanta. In 1902 he became president of the Gulf Compress Company with headquarters in Memphis, where he has lived since June, 1908. Now he owns and controls the long chain of compresses throughout Tennessee, Arkansas, Mississippi and Alabama, operated under the name of "The Churchill Compresses." He was elected president of the City Club in 1912-1913, and again in 1919; is president of the Bureau of Municipal Research; secretary-treasurer of the Mississippi Valley Compress Association; trustee of the Shelby County Industrial & Training School. He and Judge J. P. Young rejuvenated the Bolton College farm, and Mr. Hanson is chairman of the board of trustees for that institution. He was for seven years a member of the State Board of Education, and has a wonderful library of books on education, and has ever been deeply interested along those lines. Mr. Hanson is both a York and a Scottish Rite Mason, having attained to the thirty-second degree; a member of the Shrine; of the Knights of Pythias; of the Knights of Khorassan; of the Kiwanis Club; of the Memphis Country Club, and of the Chamber of Commerce, and president of the Memphis Chapter of the International Business Science Society. Mr. Hanson succeeded the late Dr. R. B. Maury as head of the Audubon Society for Shelby County, and is doing a noble work, not only through propaganda but also in actual practice for the preservation of birds. His farm in the Bolton College neighborhood is a bird sanctuary. While Mr. Hanson is a Democrat, he has never sought nor held any public office, but has given freely of his time and his money for all public movements. Mr. Hanson was married in June, 1889, to Miss Marie Adele Shorter, daughter of Col. Henry R. Shorter, of the distinguished Alabama family of that name.



C. C. Hanson



J. L. Haley.

J. L. Haley

JESSE LEE HALEY, one of the largest planters of cotton in the world, Itta Bena, Mississippi, is a native of Tennessee, where he was born in Maury County, December 22, 1857, the son of Charles Washington and Rebecca (Cook) Haley. He managed to get four months' education in the free schools and at the age of seven years went to work, first as a cotton picker and later at any odd job that he could find. He continued this manner of life until he was eighteen years of age and then borrowed enough money with which to go to Greenwood, Mississippi, where he picked cotton, repaying out of his wages what he had borrowed. Then he rented a place of fifteen acres across the river from Greenwood for a year and added to this, doing the work himself. Of powerful physique, fine sense and high ambition he worked as few men could have done and this combination applied to the fertile land of the Yazoo River created wealth. At the end of twelve years of renting it was possible for him to buy the Grand View Plantation of five hundred and fifty acres. He managed this with signal success until the '90s, when he sold it and bought the Itta Bena Plantation, formerly owned by Governor Humphreys. This contained twenty-two hundred acres and he ran his holdings up to no less than twelve thousand acres by 1917. Then he began selling some of his LeFlore County lands and investing in Issaquena County, where he now owns some twenty thousand acres, in addition to large holdings he retained in LeFlore County and in Itta Bena, where he still makes his home. He has more than seven thousand acres in cultivation, operating half a dozen gins and two saw mills. Mr. Haley was elected tax assessor of LeFlore County before he was of age and had to wait until he was twenty-one before being able to qualify for the office. He served four years as sheriff and tax collector and has been a supervisor for fifteen years and for the past nine years has been president and vice-president of the board. He was a member of the Upper Yazoo Levee Board for seven years. He has been an alderman of Itta Bena during its twenty-four years of existence. In fact, with no education, with no backing, veritably a stranger in a strange land without money, Mr. Haley by sheer merit, ability, energy and the use both of his brawn and his brains, worked himself up to where for more than a generation he has been one of the most conspicuous, useful and dominating figures in a county unsurpassed in the United States in the personnel of its citizenship. He is a member of the Methodist Church and Greenwood Lodge of Elks; a Knight of Pythias; an Odd Fellow; a Knight of Honor, and a member of the Masonic lodge of Itta Bena. Mr. Haley was married February 25, 1897, to Mrs. Mattie Elizabeth Parker, nee Blount. Their children are Mina Lou, Rebecca Ann, and Jesse Lee Haley, Junior, beside Roxy, Mrs. Haley's child by her former marriage.

James Henry Johnson

JAMES HENRY JOHNSON of Clarksdale, Mississippi, is one of the few successful business men in that Delta section whose wealth is not built upon a foundation of cotton culture, but still his success has been as great as has that of those who went into planting. His general insurance agency is said to be the largest in Mississippi and unquestionably is one of the largest and most highly respected in the entire South. He is a native Mississippian, being the son of Wiley J. and Orentine Sherer Johnson, of DeSoto County, where he was born on June 4, 1867. The father died when he was only eleven years of age and he was compelled to go to work in Hernando, where the family had moved. The lad was compelled to go to work and got only such education as was possible in the public schools during the springs and summers until he was sixteen years of age, and when business was light in the store for which he went to work at $6.00 per month. By the end of 1890, he had been raised to $50.00 per month; which was about all that he could hope for as a clerk there at that time. His brother having been elected sheriff of Tunica County, he then went there as chief deputy. After one year the sheriff died and Mr. Johnson remained as chief deputy for his successor, but resigned January 10, 1895, and moved to Clarksdale, where he opened a general insurance agency. His painstaking attention to every detail of the business, absolute honesty and attractive manner caused the business to grow from the start and each year finds a greater volume of business coming into his office. His ability as an expert in his line was recognized by his fellow agents in the State and he served three years as president of the Mississippi Local Underwriters Association. He is president of the Johnson-Harlow Lumber Company, vice-president of the Clarksdale Machinery Company, chairman of the finance committee of the Delta Grocery & Cotton Company, and secretary and treasurer of a number of smaller concerns. For the past twenty years he has been secretary and treasurer of the board of stewards of the Methodist Church. He has held many of the highest offices, both local and state, in the Knights of Pythias, various branches of Free Masonry and the Elks. He is a director in the Chamber of Commerce, trustee and secretary of the high school board, and trustee and chairman of the Carnegie Library. He was very active in Red Cross, loan and savings stamp campaigns during the war, and as county sales manager for the Victory loan, put the county's allotment of $1,500,000 over two days before the opening of the drive with the aid of five executive committeemen. He has served as alderman, acting mayor and postmaster. He married Miss Oney Shaw, January 22, 1896. Their children are Katherine, James H., Junior, Elizabeth, Oney Shaw and Mary Louise.



J. H. Johnson



A. B. Goodbody

J. Bright Goodbar

NONE of the younger business men of Memphis is better known, better liked or more progressive than James Bright Goodbar, son of James Monroe and Mary E. (Morgan) Goodbar, connected with the wholesale shoe firm of Goodbar & Company since 1901 and active vice-president of that house since 1908. Soon after the long, honorable and successful career of Mr. James M. Goodbar was closed by his death on June 13, 1920, Mr. J. Bright Goodbar was chosen to succeed him as the head of the firm which his father had established here sixty years prior to that time, when he moved from Nashville to Memphis and with Colonel Thomas L. Bransford and his son, John S. Bransford, went into the wholesale shoe business under the name of Bransford, Goodbar & Company. The firm had a record for integrity surpassed by none, and broken only for the four years that Mr. J. M. Goodbar served the Confederacy. Born in Memphis August 12, 1881, he was educated in the Memphis University School and finished his course at Phillips Exeter Academy, Exeter, New Hampshire. Upon his return from the academy, he entered immediately into his father's business, where he has risen rapidly. Now he is a director in the Bank of Commerce & Trust Company, and in the Peoples Bank & Trust Company. He is a member of the Tennessee Club, the Memphis Country Club and Wapanocca Outing Club. He early caught the contagion of the campaign for the South to raise its own rations, and realized that the only way in which this could be accomplished was to fill the land as quickly as possible with pure-bred hogs of the finest strains. He bought Jack's Top King, one of the classiest Duroc-Jersey sires of today, in the auction ring for $10,500 from Ira Jackson, then leader in the breeding of sires of that strain. Jack's Top King was installed as the head of the herd of pure-breds that Mr. Goodbar had accumulated on his stock farm just east of Memphis, and at the Southern Circuit Duroc sales, where world's records for prices have been made only to be broken, his blood lines have commanded wonderful prices. Mr. Goodbar was an ardent supporter of Edward H. Crump from his earliest campaigns, and although Mr. Goodbar wanted no office, Mr. Crump induced him to become a member of the first civil service commission in Memphis, the only public office which he has ever held. On November 16, 1904, Mr. Goodbar and Miss Virginia Lee Williams, daughter of Mr. and Mrs. Benjamin R. Williams, members of an old and aristocratic family of Fayette County, Tennessee, were married, the climax of a love that each had had for the other since they were mere children. They have a daughter and a son, Laura E. Goodbar and James Monroe Goodbar II, named for his grandfather. Their home on Central Avenue, and, during the seasons of open weather, their country place, are the scenes of many delightful social affairs.

W. S. Wingfield

WALTER SLOANE WINGFIELD, junior member but active head of the cotton planting firm of W. S. Barry & Company, Shellmound, Mississippi, is a native of Mobile, Alabama, where he was born August 11, 1859, the son of Walter Sloane and Elmyra Wingfield. The elder Mr. Wingfield was one of the leading educators of the Gulf Coast and it was from him that the son got the rudiments of his early education. However, the father died when the son was but fourteen years of age and the lad was left almost entirely upon his own resources. In the meantime, however, he had attended Madison College, at Sharon, Mississippi, for a time. At the age of sixteen years Mr. Wingfield went to the Mississippi Delta, locating first near McNutt and then spending a while near Schlater. While still very young he went to work for Mr. William S. Barry, who owned some land in the upper portion of Leflore County. He put such a degree of energy, integrity and ability into the business that it was but a short time until Mr. Barry and he made an arrangement by which Mr. Wingfield was to have an interest in the business and in a short time after that they became partners in the firm of W. S. Barry & Company. The partnership started with Mr. Wingfield in charge of some fifteen hundred acres of land that Mr. Barry owned at Shellmound. Mr. Wingfield soon made that one of the show places of the Mississippi Delta. It was a magnificent piece of property when he took charge of it so far as the character of the land went, and he was one of the pioneers on the Tallahatchie River in the matter of tile draining as well as one of the first to erect comfortable, convenient and attractive painted cottages in place of the old shanties for the negroes on the plantation. These progressive measures showed from the beginning in the class of labor that he was able to get and retain the plantation and in the crops that they were able to bring from the land with the tiles taking off the surplus moisture and letting the air into the soil. From the day that Mr. Wingfield took charge of the plantation he showed himself to be one of the best planters in that land of splendid managers, and the business soon adjusted itself to where he was left practically alone in charge of the large and growing affairs. Under his direction the business has expanded to where the firm of W. S. Barry & Company has ten thousand acres instead of the original fifteen hundred and where it is recognized as one of the leading producers of cotton in the Delta, as well as one of the most progressive firms. Mr. Wingfield is a member of Sunflower Masonic Lodge No. 223, a Knight Templar, a Knight of Pythias, and a member of the Greenwood Lodge of Elks. He is also a charter member of the Presbyterian Church at Greenwood. For a number of years he was a most valuable member of the County Board of Supervisors. Mr. Wingfield has never married.



W. S. Wingfield



Chas. R. Davis

C. R. Davis

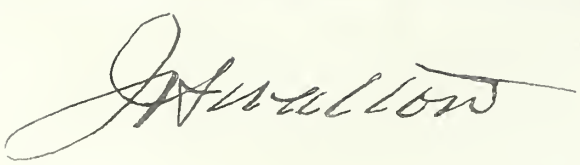
CHARLES ROBERT DAVIS, merchant and planter, Bailey, Tennessee, was born on the plantation near which he now lives October 15, 1866. He was the son of Charles Robert and Laura (Taylor) Davis. His father came from South Carolina to Memphis, Tennessee, in 1845, and for many years was one of the leading merchants and citizens of that city, being a member of the large grocery firm of Parker, Elder & Davis, in which he remained until 1858, when he retired to his plantation, a few miles east of the city. Mr. Davis, after attending the public schools of Shelby County, attended the University of Virginia, from which he graduated in 1887 with the degree of Bachelor of Laws. He returned to Memphis, where he practiced law for two years, when, on account of his father's ill health, he abandoned his profession to take charge of his large farming interests. He was married to Miss Eddie L. King, Mt. Pleasant, Mississippi, April 17, 1889. Seven children have been born to them—Laura (now Mrs. C. W. G. Elliott), Rosa (now Mrs. E. H. Koch), Edward King (manager of Davis Brothers' Store), Charles R. Jr., John Archer II, William H. (died November 1, 1917), and Thomas Gaston Davis. In connection with his farming interests, in 1894 he entered into a partnership with his brother, J. A. Davis, in the general mercantile and ginning business at Bailey. He is still actively and successfully engaged in these enterprises. He owns about seventeen hundrd acres of land near Bailey, and it is one of the most valuable tracts in Shelby County. Twenty-five years ago he felt that the lands of his section should raise a more valuable species of cotton than that which was current and he became a pioneer in the long staple product. He has bred his cotton up until he now has perfected a staple far above the ordinary upland cotton in value. He is also a believer in the principle that the farm should be self-supporting, and raises a large acreage of corn and forage crops each year. He has always strongly encouraged the breeding of fine cattle, hogs and sheep for the South. In politics Mr. Davis has always manifested a keen interest, not in seeking a lucrative office, but solely in the hope of making general conditions better for all. He served as a valuable member of the County Court from 1902 to 1906 and was elected to the State Legislature in 1904 and again in 1916. During the session of 1905 the Shelby delegation introduced and secured the passage of the anti-racing law, and the Jim Crow law applying to street cars. During the session of 1917 they passed the anti-fee bill which was so popular with the people and so unpopular with the office holder. The bone dry law was also passed during this session. Mr. Davis is a member of the Woodmen of the World, the Masonic Fraternity and the Christian Church.

J. S. Watson

JAMES SAMUEL WATSON, Drew, Mississippi, who went first with his father to the Garden of Eden or the Promised Land, as was known, in those days, the locality where now stands the beautiful little city of Drew, was born in Holmes County, Mississipi, February 11, 1874, the son of Richard H. and Martha Watson. In the early days of the United States his family had been one of the wealthiest in the Southern States. They came from England and Scotland to North Carolina before the Revolution and were the owners of forty thousand acres of land in that State under a grant from the English crown. But recently there stood near Trenton, North Carolina, the ancestral home of the Watson family, one of the most magnificent in that section, its stairways of solid walnut and everything else in keeping with that degree of grandeur. However, times had changed when James S. Watson was a youth, but he showed a capacity to change in them and this has been proven by the fact that, left an orphan and practically without means at the tender age of seven years, he has amassed a fortune for himself and at the same time found leisure to be of material service to others and to his community. While but a child he went to Pine Bluff, Arkansas, and there managed to supplement, in a high school, the education which he had gotten from his mother. In fact, he worked for $15.00 a month with which to get money to go to school. He returned to Mississippi and at the age of sixteen years went to woork for a big lumber company in Bolivar County. He remained actively and with great success in the timber business for seventeen years, returning to Drew and being a partner with Fred Grittman in the stave business there in 1906. After his return to Drew, he became interested in planting and now he is one of the leading producers of cotton in Sunflower County. He has also made large investments in oil properties and owns leases on some twenty thousand acres in Texas, Louisiana and Mississippi. In 1916 he became sheriff and tax collector for Sunflower County and held that position until December 31, 1919, making one of the best executives that the county has ever had. During the World War he was chairman of the exemption board for Sunflower County, and he was conspicuous in every campaign for Liberty Loans, Victory Loans, and Red Cross funds, both with his time and with his money. He is a stockholder in the Merchants & Planters Bank of Drew, and also in the Manning Gin Company, which recently bought out the Buckeye Cotton Oil Company's plant there. He is also a stockholder in the Coahoma County Cotton Company of Clarksdale, Mississippi. He is a member of the Baptist Church, a Thirty-second degree Mason and a member of Hamassa Temple. Mr. Watson and Miss Alice Pearson were married January 7, 1894. Their children are: J. C. Watson, Miss Lottie (now Mrs. Wilsford), Miss Mildred and Miss Eva Watson.







J. H. Walton

JOHN HARTWELL WALTON, Drew, Mississippi, planter, banker, and one of the leading business men of Sunflower County, is a fair specimen of what a man of industry, energy, ambition and vision is able to accomplish in the fertile lands of the Mississippi Delta. He was born in Attala County, Mississippi, December 26, 1872, the son of John Jackson and Sarah Jane Walton. Both the family and the section in which he was reared were far from being prosperous at that time and he was able to get in the way of education only a portion of one term in a country school. At a very young age he went to work at anything that he could find to do. Upon becoming of age, he began farming for himself on fifteen acres of land in Attala County and remained at that for two years. At the end of that time he reached the conclusion that there were opportunities far greater for him in the Delta than in the hills of Mississippi and hence he went in 1890 to where Drew now is. He landed in "Promised Land," a small clearing, now the prosperous little city. That was before the Yazoo Delta line of the Yazoo & Mississippi Valley Railroad was completed and in that whole section of the country there were but two hundred acres of land in cultivation, the remainder of the country being the densest canebrakes and virgin forests of the most magnificent hardwood imaginable. In fact, immediately after the completion of the railroad through there a few years later, twenty-three saw mills sprang up within twenty-one miles of railroad, their output being almost entirely oak. Mr. Walton bought forty acres of land to start with west of the main portion of the town. He cleared this himself and at once began planting cotton. He made up with energy, integrity and sound judgment what he lacked in finances to start with and now he has the pleasure of living in a magnificent home on the original forty-acre tract, while he cultivates two thousand acres of the best alluvial land. He has been active in the financial as well as in the agricultural development of the Delta. In 1906 he co-operated in the reorganization of the Merchants & Planters Bank of Drew, then with a capital stock of $25,000. He has been a director in it for seven years and for the past two years its president. Now it has a capital of $100,000 and one of the finest bank buildings in Mississisppi. He is a director in the Crull-Whittington Dry Goods Company of Greenwood, and a stockholder in the Planters Oil Company of Clarksdale, Coahoma County Cotton Company of Clarksdale; Bank of Clarksdale, and the Webb-Summer Oil Mill Company of Webb. Mr. Walton and two associates are the owners of the Farmers Gin at Drew. He also holds valuable oil lands in Texas near the Burkburnett field. Mr. Walton and Miss Gertrude Pearson were married December 27, 1894. They have three children: Jesse, Eunice and John H. Jr.

Dr. L. C. Feemster

LUCIAN CARL FEEMSTER, Tupelo, Mississippi, a leading surgeon and physician of North-East Mississippi, is one of the best educated men in his state in the line of his profession, and to his credit it may be added that the major portion of his education is due to his own exertions. Dr. Feemster was born in Nettleton, Lee County, Mississippi, Septetmber 28, 1873, the oldest of eleven children of William Orpheus and Margaret Ann (Foster) Feemster. At the age of sixteen years he had completed the course in Providence College at Nettleton, but he was not satisfied with having gone through the curriculum there and spent the next three years at the National Normal University at Lebanon, Ohio, where he received the degree of bachelor of science in 1891. Thence he went to the College of Pharmacy in Baltimore, Maryland, and was graduated from that institution in 1895 with the degree of graduate in pharmacy. Deciding that he would take the practice of medicine and surgery for his future career, he turned his face South and came to the old Memphis Hospital Medical College, which then had a faculty probably the equal of any in the United States and which was the alma mater for so many of the really great physicians and surgeons of the South. He received his degree of doctor of medicine from that institution in 1897 and after having served during 1897 and 1898 as house surgeon in St. Joseph's Hospital in Memphis, he returned to Nettleton and began the practice of his profession of medicine and surgery. After several years of success at his old home he moved to Tupelo in 1913, and from the time that he went to that larger field he has stood at the head of his profession. His fellows in his own State have honored him by making him president of the East Mississippi-Ten Counties Medical Society, and the Mississippi State Medical Society, of both of which he still is a member, as he is also of the Southern Medical Association and the American Medical Association. He is also a ruling elder in the Presbyterian Church in the United States, a Mason, a Knight of Pythias, a Woodman of the World and an Odd Fellow. During his vacations Dr. Feemster worked to make money for the next session's expenses, and in doing so visited every State east of the Mississippi River excepting Wisconsin and Michigan. Dr. Feemster has succeeded not only in the practice of his profession, but also in the business world. He is a director in the Peoples Bank & Trust Company of Tupelo, owns a plantation of eleven hundred acres some ten miles southeast of the city and is the sole owner of the Feemster Building, a handsome combination of stores below and offices above. He and Miss John McGaughey were married November 30, 1900. They have two sons, L. C. Jr., and John McGaughey, and one daughter, Louise Feemster.



L. C. Deemster



Jno. E. Uzzell

J. E. Uzzell

JOHN EVANS UZZELL, planter and merchant at Pecan Point, Arkansas, with plantations near Bassett, Arkansas, and a residence in Memphis, Tennessee, is a native of Mississippi County, Arkansas, where his ancestors were among the earliest settlers in the St. Francis Basin, and among the most vigorous of those sturdy men whose constant fighting has developed that fertile country in only a short time from a wilderness into one of the most prosperous sections of the United States. The Uzzells of the United States date their ancestry from Thomas Uzzell, one of those high spirited young Frenchmen who volunteered with the Marquis de la Fayette to aid the American colonies to wrest their independence from the British crown, and who commanded a ship in the fleet which came over and turned the tide of the War of the Revolution. The Frenchman liked this side of the water and after the collapse of English authority, he settled in Isle of Wight County, Virginia, where he became a man of large landholdings and also the owner of many slaves. However, he emancipated all of his slaves and after his death, his only surviving son, Elisha, sold the Virginia estate and moved to Maury County, Tennessee, where he lived at Columbia until 1859, when he moved to Frenchman's Bayou, Arkansas, and lived the remainder of his life there with his son, John Wesley Uzzell, who was the father of Mr. John E. Uzzell. John Wesley Uzzell married Lavinia Tipton Evans from Tipton County, Tennessee, descended from the Tipton family which was such an important factor in Tennessee from the Wautauga settlement in the mountains to the banks of the Mississippi River and for whom the County of Tipton was named. Mr. John E. Uzzell was going to school in Covington, Tennessee, to Judge James Byars in 1884, when his father died and he returned to Frenchman's Bayou and took charge of the family estate. He developed it rapidly and sent his younger brother and sisters to school. In 1892, he married Miss Nettie Lee, daughter of Robert W. Friend, for many years one of the most conspicuous men in Mississippi County. They lived for many years at Pecan Point where Mrs. Uzzell owned a magnificent plantation, but in the meanwhile Mr. Uzzell had bought out the interests of the other heirs to the plantations which his grandfather had entered from the United States Government on Frenchman's Bayou, near Bassett, and they sold the Pecan Point place. Now Mr. Uzzell devotes his time to the cultivation and development of that property. At Pecan Point he was in charge of all of the campaigns for war activities and the community went far over its assessment in every drive. In addition to his planting interests, Mr. Uzzell is a stockholder in the Bank of Wilson, the Citizens Bank of Osceola and the Tom James Oil Company, as well as many smaller enterprises. He and Mrs. Uzzell have two children, Jack and Charline Uzzell.

G. T. Taylor

GEORGE THOMAS TAYLOR, planter and capitalist, Memphis, Tennessee, was born in Linden, Perry County, Tennessee, March 11, 1862, the son of Alfred Merideth and Sarah (Dodson) Taylor. He received only a common school education. In 1890, he moved to Union City, Tennessee, where he engaged with wonderful success in the grain, elevator and farming business. Later he bought a magnificent piece of property in Pemiscott County, Missouri, that and his Obion County, Tennessee, land being unsurpassed by any in the country in its capacity to produce corn. It was during the time that Mr. Taylor was living in Union City that Tennessee was in the final throes of the long fight for and against the legal sale of liquor. Mr. Taylor was a life-long Republican by inheritance. His father and his grandfather were old line Whigs, even to the degree that they stood up to their convictions in the days of secession. It was that party which carried the State overwhelmingly for remaining in the Union on the first secession election. After Sumter the bulk of the Whigs went for secession, but the Taylor family remained steadfast, and Mr. Taylor had eight uncles in the Union army, and not one in the Confederate army. The natural place for the Whigs after the close of the war was in the Republican party and it was into that organization that Mr. Taylor's family went. When the Prohibition-Democrats and Republicans had coalesced in the organization of the Tennessee General Assembly in 1911, Mr. Taylor as a clear-headed successful business man of the highest integrity was chosen as treasurer of the State and ex-officio insurance commissioner by a union of Regular Democrats and Brownlow Republicans. His administration of the financial affairs of the State was just as successful as has been his conduct of his private affairs and he made one of the best treasurers and insurance commissioners that the State has ever had. During the time that he was in office, he removed from Union City to Memphis, remaining in the grain and elevator business with the same degree of success which attended his business in that line in Union City. Except during the two years that he was in office at Nashville, Mr. Taylor has not really sought public office, but he has always taken a lively interest in the affairs of his party, which has twice sent him to represent it in national conventions. He is a most astute politician and from time to time takes a hand, for amusement largely, in the selection of delegates and committees by the various conventions and it is seldom that the cause which he espouses is not victorious in the end. In 1915 he bought two plantations aggregating thirty-five hundred acres in the Mississippi Delta, and since that time he has devoted most of his time to them. He and Miss Mattie Lee Irvine were married May 15, 1890. Their sons are: Wood, Hal and Bob Irvine.



C. F. Taylor



Fausin H. Smith.

F. H. Smith

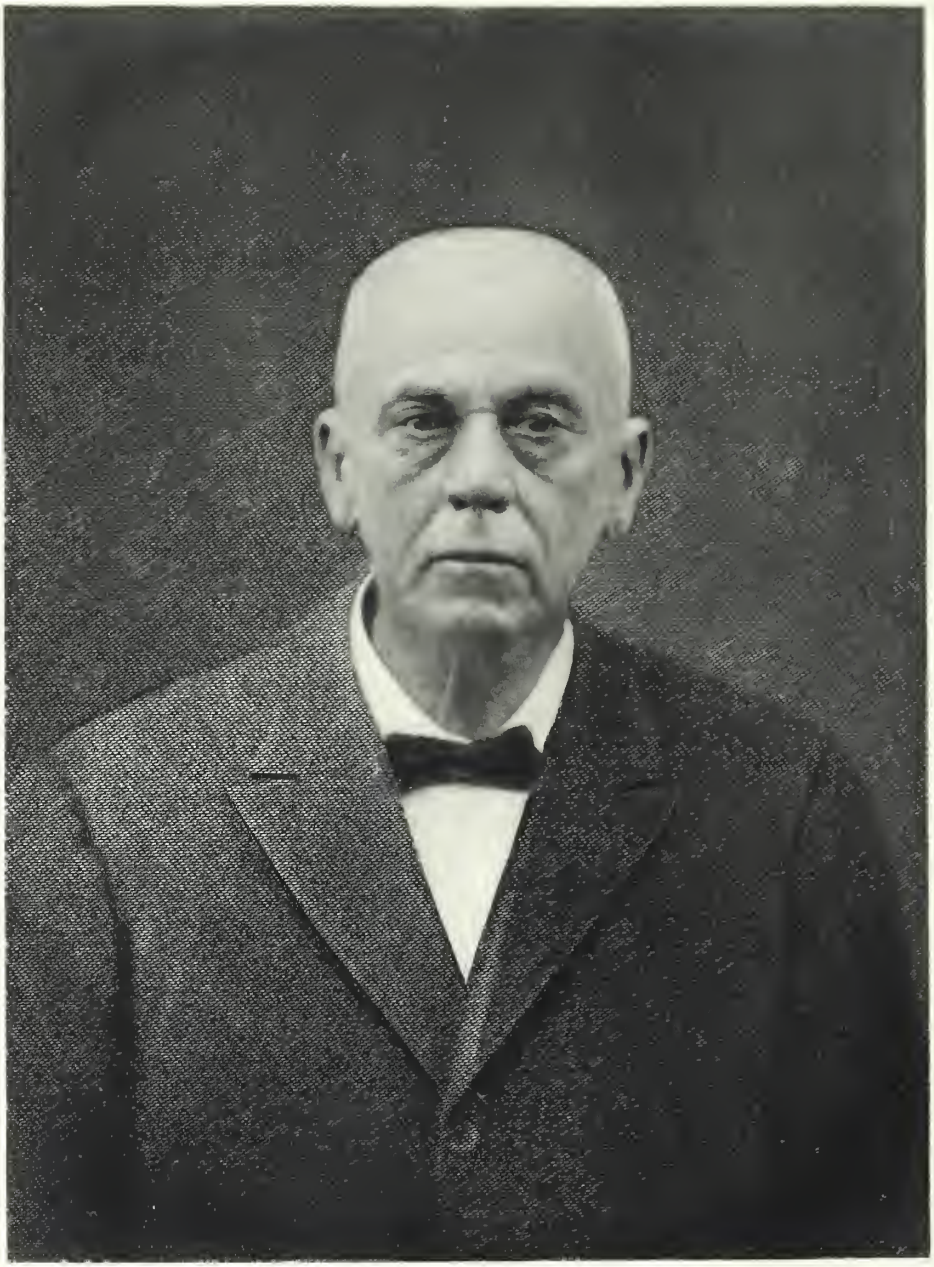
FAISON HEATHMAN SMITH, lawyer, head of the cotton shipping firm of G. K. Smith's Sons, former mayor of Indianola, Mississippi, one of the most active factors in the creation of that prosperous little city, and although only reaching the prime of life still one of the oldest native-born citizens of that community, was born November 30, 1879, the son of George Kinnebrew and Augusta A. (Heathman) Smith. His grandfather had moved to Sunflower from Yazoo County, Mississippi, in the early fifties, bringing slaves with whom he floated logs down the Sunflower and Yazoo rivers, and also with whom he began clearing up land for cultivation in cotton. That was in the days when the Sunflower River country was a real wilderness, when there was law in the statute books of the State applying theoretically to that section of the country but when there was practically no one to administer it in the name of the State—when every man was his own law if he was able to enforce it, and if he was not able to do so, he either yielded to some stronger force in the community or left the country. The Smith family was of the dominating class, but the domination was ever with an eye to the final establishment of order through the laws of the land and the duly chosen officers under those laws. The grandfather died about the time of the Civil War leaving a large estate in lands. Mr. Smith's father was prevented from following his brothers into the Confederate Army by the loss of a hand while out hunting, and he saved the estate which was badly involved, and became one of the leading if not the leading factor in the development of Sunflower County. Indianola probably owes its existence on the map to him and to his son, Mr. Faison Smith. Mr. Smith's mother, Miss Augusta Heathman, also belongs to one of the oldest and most substantial and most useful families in the county. Mr. Faison Smith was educated in the common and high schools of his native county and then went to the University of Mississippi, where he took both the literary and law courses, receiving the bachelorships both of laws and sciences. His father in the meanwhile had been the main factor in moving the county seat from Johnsonville to Indianola. He engaged in selling his plantation there to those who wanted homes or business houses, giving them long time in which to pay and financing them in building. Mr. Faison Smith joined him in this, abandoning the law at the end of a year. He later organized the cotton buying and shipping firm of G. K. Smith's Sons of which he is the head and he is also president of the Indianola Cotton Exchange. He is a member of the Baptist Church, a Mason and belonged to the Phi Delta Theta fraternity to the university. He and Miss Jessie L. Gooch of Durant, Mississippi, were married April 13, 1900. Their children are: George K. III, Faison H., Jr., and Miss Jessie G.

Clyde Robinson

CLYDE ROBINSON, banker, planter and business man, Blytheville, Arkansas, although still young in years, is one of the oldest citizens of that prosperous little city, for he was born in East Blytheville, September 4, 1876, the son of Thomas H. and Mary (Allen) Robinson. He received his early education in the public schools at Blytheville, and in 1893 went to Huntingdon, Tennessee, and in 1896 finished his education there in the Southern Normal University. He returned at once to Mississippi County and began his business career as a clerk in the general merchandise store of R. Semmes & Company at Pecan Point. The following year the great flood came down the river and found the St. Francis Levee system too young and weak to withstand it. Many crevasses occurred and such a large proportion of the lands were inundated that the people were anxious to convert their cattle into money. Mr. Robinson went out as a cattle buyer and did a big business in that line. By the following year he had become strong enough financially to go into business on his own hook and opened a store under the name of Clyde Robinson & Company at West Pecan Point. In 1899, he and his brother, Edwin W. Robinson, opened a store at the neighboring landing of Barfield. The business prospered at both of these places until 1906, when Mr. Robinson was elected recorder and clerk of the Circuit and Chancery courts. Upon assuming his office he moved his residence to Osceola, the old county seat of Mississippi County. In 1908, he had sharp opposition for re-election to the office, but his administration had been so good and his popularity had grown to such an extent that he led the ticket. Blytheville having been made also a county seat for Mississippi County, he moved his home there in 1909, and in the latter part of that year, just prior to the expiration of his term of office, he organized the Peoples Bank of Blytheville. He was elected the first president of that institution and has served in that capacity ever since, having made the bank one of the strongest and most popular in the entire St. Francis Basin. He is also president of the J. C. Cobb undertaking establishment, which has recently erected a beautiful new home in Blytheville. In addition to his banking business, Mr. Robinson owns five thousand acres of the fertile land of that section, of which the major portion is in a high state of cultivation and the remainder in good timber. Mr. Robinson represented Mississippi County in the Legislature for the terms of 1911 and 1913, first by appointment of Governor Donaghey to fill a vacancy and then by election. He is a member of the Woodmen, Elks, Odd Fellows, Blytheville Chamber of Commerce and Back Bay Hunting & Fishing Club of Gulfport, Mississippi. He and Miss Mary Phillips were married August 3, 1903. Their children are: Thomas Holston, Sam Phillips, and Mary Elizabeth Robinson.



Clyde Robinson



O. H. Ray

Uriah Ray

URIAH RAY, banker, planter and retired merchant of Itta Bena, Mississippi, is a shining example of the manner in which the sturdy men who went to the Mississippi Delta have prospered with the development of that rich section. Mr. Ray was born March 6, 1850, near Greenboro, in Choctaw County, Mississippi, the son of John Wesley and Mary Ann (Strickland) Ray. His father was a farmer over there and when the South went out of the union of the States, he went forth to try to maintain the right of the State of Mississippi to its sovereignty. That he enlisted to fight and not for a frolic is proved by the fact that he went with General Nathan Bedford Forrest, and rode with him all the way through to Gainesville. After the surrender there, the father returned, broken in fortune, but able to hold on to his farm. On this the lad went to work as a full hand at the age of fifteen years, where he put in his time until 1874. Then he moved over to the fringe of the hills and engaged in the strenuous career of cutting and rafting logs, mainly cypress, down the Coldwater, Tallahatchie and Yazoo rivers to Vicksburg. He followed that vocation for six years and at the end of that time he was attracted to the rich Leflore County land and settled at Siberia, near the Marye Plantation. He and Mr. T. S. Marye formed the firm of Marye & Ray, Mr. Ray conducting a general merchandising business there under that name with great success for eight years. It was the real foundation of Mr. Ray's fortune. By the end of eight years, Mr. Ray had grown financially to the point where he moved from Siberia to Itta Bena, selling his interest in the Siberia business to Mr. Marye. At Itta Bena he went into the same line of business and this grew steadily from the beginning. Mr. Ray still regularly takes out a license to do a merchandise business, but he has practically retired from its management. Two years after going to Itta Bena he took part in the organization of the Bank of Itta Bena, now the First National Bank, and was elected its vice-president and later president. The bank opened with a capital stock of $25,000. In 1900 the capital was increased to $100,000 and now the surplus is the same amount. The bank has just completed a home for itself made of stone and costing $60,000, and is one of the strongest financial institutions in that section of the Delta. Mr. Ray is also a director in the Itta Bena Compress Company. In addition to his stock in these concerns, Mr. Ray owns a plantation of twelve hundred acres, having started planting thirty-five years ago with three hundred and twenty acres. He also owns valuable city property in Itta Bena. Leflore County has had a habit for many years of electing only its most substantial, efficient and honest citizens to its board of supervisors. The people elected Mr. Ray in 1908 and again in 1912. Mr. Ray has never married.

W. G. Prichard

WILLIAM GRIFFIN PRICHARD, planter, Seyppel, Arkansas, was born in Coldwater, Mississippi, July 11, 1871, the son of Alexander Allison (Dick) Prichard, and Mrs. Prichard, formerly Miss Ella Elizabeth Chaffin. He was educated in a common school near Coldwater, but at the age of nineteen years, he reached the conclusion that there was far more opportunity for his industry and ambition in the Delta country to the west of him than was afforded by the hills in which he had been reared. He was fortunate in that the first three connections that he formed in the lowlands were with the best of planters there. His first work was with the late Mr. John L. Cocke at Dubbs, in the lower portion of Tunica County. After several years there, Mr. Prichard went with the big firm of King & Anderson on one of their plantations near Friar Point, Mississippi, where he remained for three or four years. In 1902 he went across the Mississippi River and took charge of the plantations of the late Otto Seyppel at the river landing named for him in the lower portion of Crittenden County. It was here that Mr. Prichard's genius for planting and his business capacity had a fair chance to develop. He proved himself equal to every opportunity that arose and his success has been one of the most conspicuous of any planter along the river. In that country of planters, he is considered as having no superior in judgment as to the planting, cultivation and gathering of crops of all kinds which grow in his section. His advice is constantly sought along those lines and its value is appreciated. Now his plantations in that section aggregate some four thousand acres with thirty-two hundred acres in cultivation. This land is mainly the beautiful, high sandy ridge land along the Mississippi River. Since 1917, Mr. Prichard has also been president of the Bass Planting Company, which owns some fifteen hundred acres of land in the same locality. From time immemorial that section of the country has had intercourse with the outside world only by means of the Mississippi River. Mr. Prichard was one of the pioneers in securing the legislation by which the people could tax themselves sufficiently heavy for the construction of hard-surfaced roads and then one of the most active factors in the development of the road system, to which he has given liberally of his money and his valuable time. He has taken an active interest in politics, not in the sense of seeking office for himself, but solely with the end in view of getting into high positions those who would best serve the community. He is a member of the Memphis Chamber of Commerce. He was married October 17, 1914, his wife having formerly been Miss Bettie Burgett. She was born at Seyppel and is a member of one of the oldest and most highly respected families in Eastern Arkansas.



W. G. Pickard.





W. D. Parker

WILLIAM DOZIEL PARKER, Greenwood and Moorhead, Mississippi, one of the real, hardy pioneers in the development of the Mississippi Delta, especially Sunflower County, was born in Rankin County, Mississippi, June 19, 1872, the son of Samuel Tobias and Margaret Annie Parker, but he has been a resident of the Delta country since 1877. As a lad he went to work, first driving a team hauling brick and then logs. Sunflower County then was probably unsurpassed anywhere in the country for the magnificent timber which its fertile lands contained. Its dense forests then were virgin in clear cow oak and long-bodied red oak, while many brakes held millions of feet of somber cypress. The wild life of the camp in these big forests and their subjugation held ever a strong fascination for the full-blooded young man and if he had any sporting blood in his veins it found ample scope in the chase after deer through the more open glades and fighting bears in the denser jungles, while the nights were made hideous by the hooting of the big horned owls interspersed with the screams of panthers, and the morning and evening twilights were filled with the doleful howling of wolves. It was in this close communion with real nature that Mr. Parker lived for fifteen years, spending that length of time with the Sunflower Lumber Company, being a contemporary of Sydney L. Dodds, president of that company, and in that time doing as much as any one man to convert the wilderness which he had invaded into the state of high production which it enjoys today and which is increasing so rapidly. Mr. Parker was one of the early timber men who had vision enough to foresee that the lands after the removal of the timber would have a greater value than they then had and in 1899 he bought a tract of two thousand acres. He closed out the timber and saw mill business which he had been engaged in for some years and began devoting his time to planting cotton and dealing in lands. He increased his land holdings to six thousand acres. He had the same success in his land dealings which he had enjoyed in the timber and mill business. In 1919 he sold thirty-four hundred acres of his holdings, retaining some forty-five hundred acres, which he plants. In 1920 he built a magnificent colonial home in Greenwood, where he lives, but retains his interests in Sunflower County, being a director in the Citizens State Bank and a stockholder in the Co-operative Oil Mill of Moorhead. He is also a stockholder in the Memphis Packing Corporation of Memphis and in the Indianola Elevator Company of Indianola, Mississippi. He served as a member of the Board of Supervisors of Sunflower County. He is a member of the Greenwood Country Club. Mr. Parker and Miss Nora Duncan were married July 25, 1900. Their children are: Misses Annie Kavanaugh ("Kaddie"), Suzette and W. D. Jr.

A. L. Marshall

ARTHUR LEROY MARSHALL, Ruleville, Mississippi, although yet in the prime of a vigorous life, is one of the oldest native citizens of that section of Sunflower and at the same time one of the leading factors in the conversion of the wilderness that he first saw there into one of the garden spots of the world. The son of Berry Stowers and Louisa G. (McKenzie) Marshall, he was born January 19, 1862, four miles from where Ruleville now is. Then it was a howling wilderness, practically inaccessible except by river and its primeval forests probably never surpassed for the number and size of its trees and the density of its canebrakes. Wild animals from bears and panthers down roamed the virgin forest at will, some affording easily gotten food for man and most of them preying upon any attempt at husbandry or agriculture. But the land which supported this wild growth was capable of supporting equally as magnificent growth of useful vegetable and animal life and it is the men of which Mr. Marshall is a type who in so short a period of years have restrained the flood waters and brought this fertile soil to where it does the bidding of mankind to supply the world with clothing and food. Mr. Marshall had a grade and high school education and then in 1881 took a special course in engineering and surveying at the McNutt High School. At the age of twenty years he began work on the estate of his father. His share of this after the death of the father was only 160 acres, as there were six children to be provided for. Even the small inheritance which he got was heavily involved with debts. At the present time he cultivates some twenty-two hundred and forty acres of as fine long staple cotton land as there is to be found on the face of the earth. He has seen the Yazoo Delta branch of the Yazoo & Mississippi Valley railroad system come through his section of the country, beautiful little cities spring up every few miles along its right-of-way, and the broad fields grow broader both to the east and to the west. Mr. Marshall has been a leader in the moral and educational upbuilding of the county, and exemplifies a high ideal of citizenship that commands the respect of all, even the tough and rowdy who made the once unsavory reputation of the "Yellow Dog." He is the type of leader who is public spirited to the point of sacrificing his private affair for the public good. He was a delegate to the Democratic National Convention in 1920 at San Francisco which nominated Governor James M. Cox. He was a member of the road commission for two years, 1912 and 1913, and served as alderman for Ruleville for four years. He is a Methodist, a Shriner of Hamassa Temple and a Knight of Pythias. He and Miss Sadie Davidson were married May 4, 1890. They have only one living child, a daughter, Miss Louisa Marshall.



A. L. Marshall



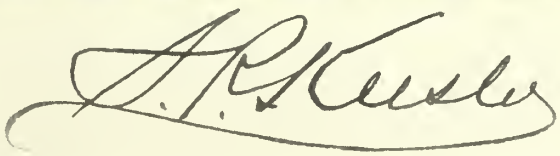
Henry Loeb

HENRY LOEB, business man and philanthropist, Memphis, Tennessee, is a native of Memphis, having been born here August 29, 1860, the son of William L. and Amalia (Karlabach) Loeb. He was educated in the public schools of Memphis and Christian Brothers College. Three days after having reached his majority, Mr. Loeb started a successful business with the late Sam Mook, in the gentleman's furnishing business, at the corner of Main and Jefferson. After six successful years Mr. Loeb withdrew from the firm and embarked for himself in the same line, with a laundry attached. This he operated for many years under the name of Henry Loeb, at the corner of Main Street and Monroe Avenue. Mr. Loeb added shirt making to the business, under the name of the Henry Loeb Shirt Company. Later, he disposed of that branch of the business. In 1892 Mitchell H. Rosenthal joined Mr. Loeb in the business and from that to this the main firm name has been Henry Loeb & Company, operating Loeb's Laundry and a number of subsidiary concerns. In 1905 the business was moved from Main Street to the new building, erected and owned by the concern, at Madison Avenue and Bayou Gayoso, one of the most commodious buildings for its end in the country and containing an equipment and system second to none in its line in the United States. Mr. Loeb is vice-president and a large owner in the cleaning firm of Kraus & Company, his partner, Mr. Rosenthal, being president; a director in the Model-Bluff City Laundry; a director in the Frank B. Hunter & Company Insurance Corporation; a director in the Belgium Cleaning & Dyeing Company; a stockholder in the John O. Flautt Carriage Company; a stockholder in the Wolf River Sand Company, and many other enterprises. He is a member of the Rex Club and the Congregation Children of Israel. During all of his business life Mr. Loeb has been one of the largest givers to charities of all kinds in Memphis. He was one of the leaders in reorganizing the United Charities into the Associated Charities and in putting it on a firm basis. Since that time he has been a potent factor both through his own liberal contributions of money and especially through the valuable time and sound business judgment as well as kindness of heart that he has given to the organization in keeping it on a high plane of efficiency. Mr. Loeb is a lover of out-of-door sports, both with the rod and the gun. He was one of the heavy contributors and solicitors for the original Baptist Hospital fund. He has been a generous supporter of the Memphis Zoo and a substantial patron of the Memphis Amateur Athletic Association. Mr. Loeb and Miss Lulu Goldsmith were married February 8, 1892. They have four children: William, Henry Jr., Amelia Lee and Margaret. Each one of his boys was a lieutenant in the World War.

S. R. Keesler

SAMUEL REEVES KEESLER, cotton buyer, planter, capitalist and public spirited citizen of Greenwood, Mississippi, was born in Rockhill, South Carolina, November 17, 1866, the son of Samuel Golden and Sallie (Caston) Keesler. At the age of ten years he went to work in a store and with the wages that he earned went to the United States Arsenal at Charleston, South Carolina, which now is the Porter Academy. He completed the course there when he was twenty-three years of age and entered a shoe store in Charlotte, North Carolina. He remained in Charlotte until 1900, when he Borrowed $75 and went to Greenwood as a clerk in the furnishing goods store of Mr. A. M. Craig. Two years later he joined Mr. C. E. Wright in the business which now is the C. E. Wright Ice & Coal Company. When the ice plant burned, Mr. Keesler went with the Greenwood Compress & Storage Company as assistant manager, but in a short time his capacity became so apparent to the directors that he was made vice-president and general manager, which position he held for thirteen years with such capacity that the receipts were increased from 17,000 to 100,000 bales per annum. In the meanwhile he and Mr. Wright had built the water and light plant, had erected the first telephone line in the county and fathered the sewer system for the city. In 1904 he and Pat A. Malone formed the cotton buying firm of Malone & Keesler, which ever since that date has been one of the largest and most reliable cotton buying and shipping firms in the Mid-South. Since 1906 he has devoted practically all of his business time to his cotton interests, in the meanwhile having bought and sold heavily of Delta plantations. Now he owns and operates some twenty-five hundred acres, and aside from his interest in the firm of Malone & Keesler, is a member of the firm of W. M. Garrard & Company of Indianola, Mississippi, and of the firm of E. C. Brown & Company of Hope, Arkansas, both in the same line. He is vice-president of the Wade Hardware Company of Greenwood and of the Tri-State Tractor Company and owns stock in the First National Bank and Greenwood Banking & Trust Company. Under both Governors Vardaman and Noel he was major-general commanding the State National Guard. For fifteen years he was president of the Greenwood City School Board and built two fine school buildings at a cost of half a million dollars. He has been a trustee of the Public Library since its foundation, and fathered the Y. M. C. A. community work for boys. He served a term as supervisor for Leflore County and was on the good-roads commission which floated the $600,000 bond issue, and is a director in the Chamber of Commerce. He and Miss Charlotte M. Parish were married June 4, 1894. Their children are: William P., Charlotte Wright, Isabella Marr, Mary Nash, Ethel Caston, and Ella Fountain. A son, S. R., Jr., was killed in France in October, 1918.







R. C. Irwin

R. C. Irwin

THE late Robert Clell Irwin, Tunica, Mississippi, for half a century one of the strongest factors in the material and moral development of the upper Mississippi Delta, was born in Mecklenburg County, North Carolina, April 5, 1840, and died March 3, 1909, full of years, righteousness and riches in the land in which he had prospered and which he had done so much to make great, surrounded by a large and loving family and respected by all who knew him. His parents were James Irwin, Jr., and Elizabeth (Rogers) Irwin, of that sturdy Mecklenburg Presbytery stock which declared its independence before the American colonies acted. When Robert was but ten years of age, the family started to Tunica County, traveling overland in carriages and wagons with their slaves and livestock. When the party reached Nashville, Tennessee, the parents became ill and completed the journey by steamboat, leaving Robert and his fourteen-year-old brother, John, to finish the trip overland in charge of faithful slaves. The parents reached their destination a month ahead of the children. The father acquired tremendous acreage, below where the City of Tunica now is, and sent the son to Hanover College in Indiana. Mr. Irwin was there when the Civil War opened and hastened South to join the Confederacy, where he was a gallant cavalryman from April, 1861, to May 10, 1865, when he was discharged. He served largely under Forrest and was one of the largest contributors to the monument erected in Memphis to his former commander. But that was characteristic of the man, as there was no movement in his section for the general good or improvement to which he did not give freely both of his time and his means. After the surrender he returned to Tunica County and threw himself with all of the force of his character into the reclamation of his country from the wreck of the war and its redemption from carpet-bag rule. As a member of the Ku Klux Klan and an uncompromising Democrat, he was a strong factor in both. He never sought office, but for fourteen years was a member of the Upper Yazoo Levee Board. When the railroad built through his plantation and located a depot at Tunica, just north of him, he opened a store there, later becoming president of its first bank and still later of the Planters Oil Mill. Mr. Irwin and Miss Annie Elizabeth Owen were married May 9, 1865. Their children, in addition to three who died young, are: Mrs. Georgie Elizabeth Abbay, Mrs. James Thomas Lowe, Mrs. William Rice Kirby, and Mrs. S. Richard Leatherman; and their grandchildren are: Mrs. Percy Howard, Robert I. Abbay, Miss Elizabeth Lowe, Mrs. James S. Driver, Jr., Robert I. Lowe, Miss Charlie Lowe, Jack Lowe, Campbell Mangum, Glyndah Marie Lowe, Bob Irwin Mangum, Mrs. Hugh L. Fontaine, Miss Ann Leatherman, S. R. Leatherman, Jr., Irwin Leatherman, and William Leatherman.

C. C. Hughes

CHARLES CALHOUN HUGHES, Memphis, Tennessee, originator of the Bynn Yann System of selling groceries and head of Bynn Yann's Company, is a native of Coosa County, Alabama, where he was born August 13, 1867, the son of John Dauson and Jane Hughes. The family moved to northern Mississippi when Mr. Hughes was quite young, and he received his early education in the public schools of Lafayette County. Then he took a course at the Iuka Normal Institute at Iuka, Mississippi, and at the completion of the course there he went to the National Normal University at Lebanon, Ohio. He holds the degree of bachelor of science and master of accounts. Mr. Hughes had completed all of these courses before having attained his majority and spent the first few years of his mature life as an educator. In 1888 he organized Tula College, at Tula, Mississippi, and was its president from the beginning until 1904. For five years following that time he was principal of the public schools at Delhi, Oklahoma. In 1912 he became president of the Union Fire-Sides of America Life Insurance Company, which position he retained until 1916, during the last two years of that time being also secretary of the Business Men's Club of Oxford, Mississippi. Then he moved to Memphis and began actively the development of the Bynn Yann's System, which he claims is the most economical and attractive manner yet devised for passing groceries from the retailer to the consumer. The plan was tried in a small way in 1919, during the latter part of which year Mr. Hughes perfected the system. In the early part of 1920 the idea began to spread and soon assumed the proportions of a prairie fire from Memphis into Tennessee, Mississippi, Arkansas, Alabama, Louisiana, Texas, Oklahoma and Missouri. Within a few months ten stores were opened in Memphis and near one hundred fifty in the adjacent territory. All of these stores are operated under the system originated by Mr. Hughes and to some extent under his direction, he having an income from each of them. Mr. Hughes states that the great desire for the remainder of his business career is to reduce the cost of groceries to the consumer through the Bynn Yann stores which he hopes to establish throughout the country, and that his further ambition is to be able to assist those in need, because of their being in need, whether they deserve it or not. His daily walk and conversation with that high ideal in mind makes him a most useful member of any community. He believes further that boosters live and knockers die; that Yesterday is dead—why mourn it? that Tomorrow is unborn—why depend on it? and that Today is ours—why not use it? Mr. Hughes is a Missionary Baptist, a Mason and a member of the Chamber of Commerce. He married Miss Flora Little in 1892. The union has been blessed by six children: Zella May, Guy T., Qua D., Coe Rel, Ora Dell and Eda Hughes.





J. O. Goshorn

J. O. Goshorn

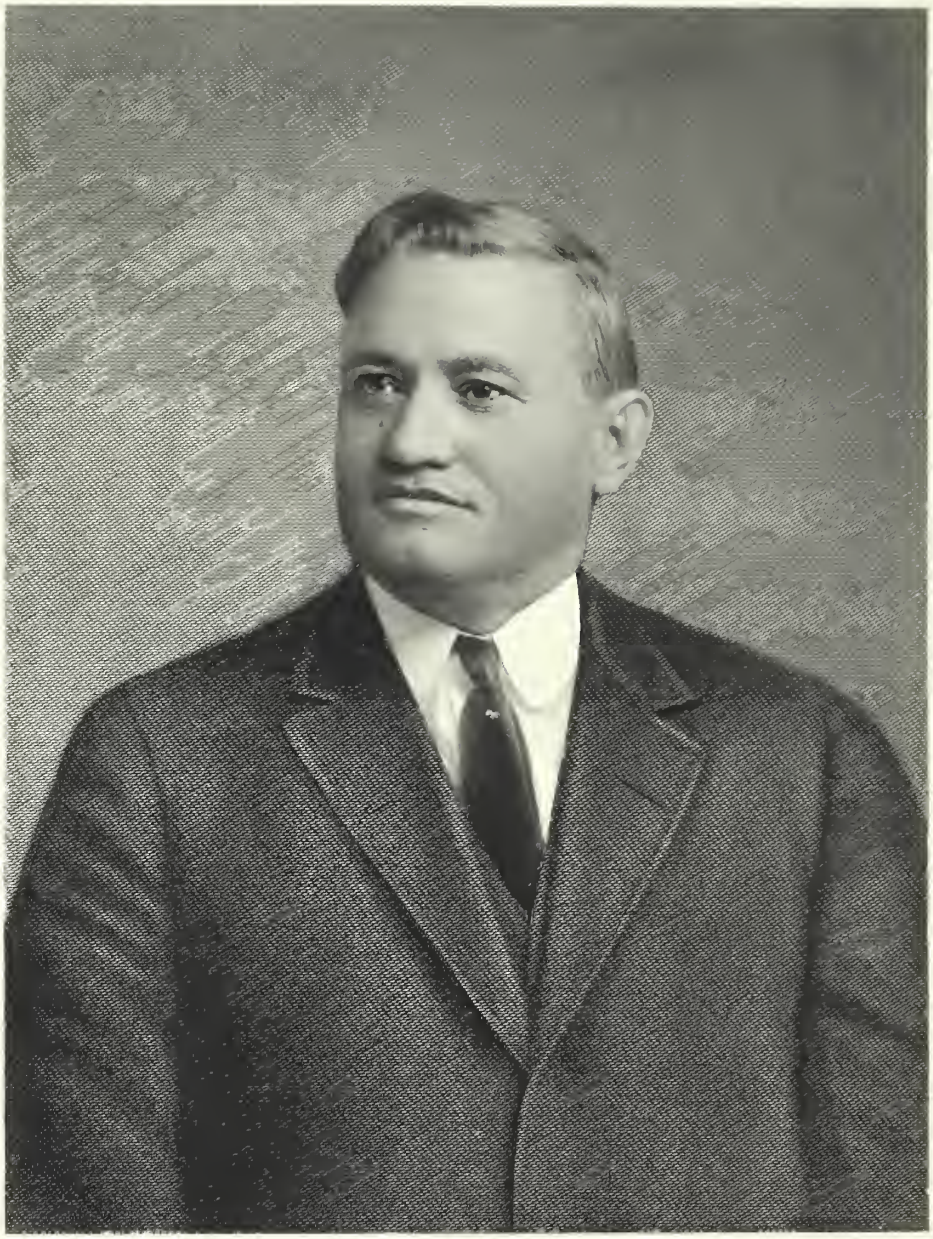
JAMES OLIVER GOSHORN, who owns in Memphis, Tennessee, the largest factory in the United States for the manufacture of plow and cultivator handles, was born in Danville, Illinois, June 26, 1880, the son of Thomas and Lillian Goshorn. Left an orphan at eight, he began life working on farms of Indiana and Illinois until nineteen years old. Denied the usual opportunities for securing an education, he managed to get in a few scattering weeks each winter. At eighteen he had saved enough to take a four months' term at the Northern Indiana Normal, Valparaiso, Indiana. March found him again at work on an Illinois farm, where he found employment at eighteen dollars a month. He answered the president's call for volunteers in September, 1899, and was sent to the Philippines in November, where he spent two years in active service. On his return home in 1901 he entered a business college in Indianapolis, Indiana. Five months later with his savings exhausted, he began his business career as a stenographer and bookkeeper at eight dollars a week. Coming South in 1903, he entered the employ of a cooperage firm in Arkansas, in which business he remained for four years, working as office man, mill foreman and timber inspector. July 5, 1907, he pitted his brains and energy against money and formed the partnership of Dugger & Goshorn, buying out the G. B. Lesh Manufacturing Company's plant in New South Memphis. This firm was manufacturing plow and cultivator handles, employing ten men, and marketing about $30,000 worth annually. No sooner had he taken charge of the new business than the panic of 1907 struck. His partner became discouraged and quit in November. Months of hard work and discouragement followed, but he finally got the business on a paying basis, incorporating it in July, 1910, with $30,000 capital stock. In July, 1913, the capital stock was raised to $100,000. The business was constantly enlarged until, when destroyed by fire in February, 1919, it employed from one hundred and twenty-five to one hundred and fifty men, had outdistanced all competitors and was doing an annual business of over $250,000, selling throughout the United States, Canada and Mexico. In March following the fire, the firm of Dugger & Goshorn Company was liquidated and Mr. Goshorn began the erection of a modern plant, designed especially for the manufacture of plow and cultivator handles and wagon gear woods. The new shop, with all machines driven by individual electric motors, began operation June 1, 1920, with double the capacity of the old plant, and is now making more handles than all competitors combined. He attributes his success to hard work, perseverance, faith in, and service to his God. He is a member of the Chamber of Commerce, Lumbermen's Club and Rotary Club, and takes an active part in the civic and religious life of the city. Mr. Goshorn and Miss Mary Dugger were married January 27, 1904. She died February 27, 1919, having been the mother of seven children. He and Miss Marion Pitman were married March 18, 1920.

Fred Grittman

FRED GRITTMAN, planter and capitalist, Drew, Mississippi, although a native of Germany, showed himself to be one hundred per cent American during the World War when he gave so liberally of both his time and his money to the Liberty loan and Red Cross drives, and when two of his sons, although under age for the draft, volunteered for military service under the Stars and Stripes, one of them succeeding in entering the army. Mr. Grittman was born in Baden, Germany, June 28, 1865, the son of Jonas and Sophie Grittman. After having received a common school education, he came to the United States in 1882, landing in New York City, and went to work for a packing house. He remained there for eighteen months and then went to Canada for a short time. Returning to the United States he worked on a farm in Iowa. The following year he moved to Red River County, Texas, and made a cotton crop. In 1887 he was engaged in railroad construction and in timber cutting in southeast Missouri. In fact, he spent some twenty years in the timber and stave business, pursuing it with signal success almost all over the United States. In 1894 he opened a series of stave camps near Merigold, Mississippi. Two years later, with the backing of Mr. W. B. Parks, he went into the business of exporting staves. In 1898 he moved to Sunflower County, Mississippi, the upper portion of which then was practically a wilderness, and opened a line of stave camps near where the town of Drew afterwards was built. The following year he formed a partnership with Mr. J. M. Goff, now a leading man of Memphis, and opened a general supply business, their store being the second one built in Drew. In the same year, he organized the firm of Grittman & Peters. This firm manufactured staves by the millions for export to France, Germany and England. In 1903, Mr. Grittman helped organize the first bank established in the northern portion of Sunflower County and he became vice-president of the bank. In 1904 he organized the Clear Lake Lumber Company. The following year he organized the Bank of Drew and became president of it. Believing in the future of Delta lands he began clearing four hundred acres in 1902. Ten years later his planting interests had become so large that Mr. Grittman practically withdrew and sold all his other business interests to manage personally his planting operations. At the present time he is the owner of two thousand acres of farm land, and in partnership with Mr. W. R. Barksdale of Memphis he owns fifteen hundred acres more which is also under his management. Mr. Grittman is a director in the Merchants & Planters Bank of Drew, and in the Bank of Clarksdale and the Coahoma County Cotton Company of Clarksdale. He is a Methodist, Shriner and an Elk. He and Miss Lilly Graham were married October 25, 1896. Their children are: W. S., Julius D., Miss Katherine, Howard and Edward Grittman.



Fred Grittman



R. Garnett

R. C. Garnett

ROBERT CALVIN GARNETT, Indianola, Mississippi, planter and business man, was born in LeFlore County, Mississippi, October 22, 1871, the son of Warren Henry and Lula Ann (Lowrey) Garnett. After having completed the course in the common schools of Holmes County, Mississippi, he attended the State Agricultural & Mechanical College at Starkville for three years and then took a commercial course in a Memphis business college. A native of the Delta, his eye was always set on it and at the age of twenty years, he went to Indianola and began his career as bookkeeper in the general merchandise store of G. W. Faison & Son. He spent three years with that firm in Indianola and Shaw, and then went to work in the store of his father at old Johnsonville, now Baird, where he did also a general merchandise business. After a year there, Mr. Garnett went to work for the Memphis house of Mallory, Crawford & Company, being the first grocery salesman that that old firm ever had in the Delta. After a year with that firm, he spent the same length of time as bookkeeper for the firm of McGee, Dean & Company of Leland. In those positions he had seen most of the Delta, but in it he found no other place that has the attractions for him that Sunflower County possessed and in 1898 he returned there and engaged in planting cotton in its fertile soil. He soon became one of the successful planters in his county and one of its leading citizens, as his father had been after having moved there from the adjoining county of LeFlore. His father had been a member of the board of supervisors in Sunflower County, and in 1902 the son was elected to the same position. In 1911 he was elected sheriff and tax collector for his county and served for four years from January 1, 1912. On retiring from the sheriff's office Mr. Garnett added dealing in real estate to his plantation business and during the year 1919 his firm sold plantations and timber land in the Delta to the aggregate value of one million dollars. Mr. Garnett was one of the organizers of the Bank of Indianola and at one time was its president. However, he gave this position up to devote all of his time to his plantation, real estate, general insurance and other private business, in which, thanks to his ability and sterling honesty, he has been signally successful. He is a warden in the Episcopal Church, of which he has been a member for many years. In Free Masonry, he is a Knight Templar and a member of the Mystic Shrine, and twice has been chosen illustrious master of Council Lodge at Indianola. He is also a member of the Knights of Pythias and of the Odd Fellows. Mr. Garnett was married April 22, 1896, to Miss Georgia Bookout. Of this union there is but one living child, Miss Corine Estelle Garnett, but Mr. and Mrs. Garnett have adopted a small boy, Claude Kellum Garnett, whom they are rearing as their own.

E. A. Dalton

EDWARD AVANT DALTON, senior member of the important real estate firm of Edward A. Dalton & Son, Clarksdale, Mississippi, is a native of Tennessee, having been born in Memphis, August 5, 1869, the son of Rufus L. and Margaret (Price) Dalton. Conditions at that time were such that Mr. Dalton was able to get the benefit of only two years at school, from eight to ten years of age. Then he went out into the world to make his own way and the first work that he got was as cash boy in one of the large dry goods stores of the city. He remained in that position until he was thirteen years of age and then began on the bottom rung of the ladder in the line in which since that time he has gone to the top, and in doing so been such a valuable factor in the development of this section of the country, especially the wonderful Delta of the Mississippi River. At thirteen years of age he went into a large real estate office as office boy and remained with that firm for five years. When he was eighteen years of age he went into the timber and lumber business. During the eight years that he remained in that line he added to the routine of the real estate business which he had previously mastered a thorough knowledge of the timberland business. He owned and operated saw mills and by personal experience in logging and milling got to be recognized as one of the best judges in the country of the amount of timber on a tract of land, the ease or difficulty of its removal, and the ultimate value of the product after the timber should have been put through the saw mill. Then he returned to the real estate business where he was able to put the information which he had collected to a valuable use. He spent twelve years in Leland, going there when that now prosperous city was of but little importance and being one of the large factors in laying the foundation upon which the Leland of today has been so well builded. From Leland he came to his old home in Memphis where he spent nine years with marked success in the real estate business. In 1913 he picked out Clarksdale as the center of the section in which there would be a rapid development. He moved from Memphis there and has been one of the most important factors in the wonderful growth of that city and the surrounding country since that time. His firm has handled a large proportion of the big deals there since that time. In fact, it makes a specialty of large propositions. Mr. Dalton's son, Mr. Rufus L. Dalton, the junior member of the firm, is one of the most active and one of the youngest Shriners in the State. His oldest son, William Edward, was killed in France as a member of Company A, 113th Machine Gun Battalion, Thirtieth Division, A. E. F. Mr. Dalton has been married twice: first January 5, 1893, to Miss Mamie Brown, and in 1905 to Miss Laura Price of Oakland, California.



Elof A. Dalton



J. A. Corley

S. A. Corley

FROM a dependent orphan at the age of thirteen years to an unusually wealthy, public-spirited and influential citizen in the space of thirty years, all by his own pluck, energy and brains, is the career of Samuel A. Corley of Coahoma County, Mississippi. He was born February 14, 1871, the son of John W. and Mary (Nolan) Corley, and came with them to Coahoma County in 1872. After their death he worked in the plantation store of Colonel William H. Stovall for six years, obtaining what public-school education he could. Then he went to the Wyatt-Sharp Business College, completing the three-months' course in six weeks. Then he spent several years in timber business and went into the mercantile business in Bartlett, Texas, where, in December, 1896, he and Miss Frances Smith were married. The following year they returned to Farrell, Coahoma County, Mississippi, where Mr. Corley went into the ginning business, later adding a store and gradually accumulating land. His sterling business qualities showed themselves from the start and by 1920 he had acquired some fourteen hundred acres of the finest land to be found on the face of the earth, which he cultivates in connection with his tremendous mercantile business. In addition to this, Mr. Corley is connected with various other successful business enterprises, among them being vice-president of the Commercial Bank of Clarksdale, and a director in the Johnson-Harlow Lumber Company, the Webb-Sumner Oil Mill, Coahoma County Cotton Company, Coahoma County Milling Company and several oil wells in Kentucky and Texas. He is also a member of the Knights of Pythias, the Chamber of Commerce and the Rotary Club of Clarksdale. Mr. and Mrs. Corley live with their two children, Miss Mayrene and Aubrey, in Clarksdale, where he is actively connected with every movement for the improvement of the city and county and the same splendid business ability which made his life a success is of great value to his community. In addition to his own business affairs Mr. Corley has had the guardianship of the six children of his dead brother, making ten people in all for whom he attends to business. In the late World War, Mr. Corley gave continuously of his time and served on many important committees. He was a member of the Thousand Dollar War Savings Club and took a membership for every member of his family of ten, save for one nephew who was in France offering his life for the cause. In the beginning of the war, Mr. Corley obligated himself to take one per centum of all of the calls of the government on his county, both Liberty loans and donations. He kept this obligation with the same faith that he has kept every other obligation in life and he will go down in history as a true patriot. No young man ever went to him for advice or help without receiving more than he expected. No worthy cause ever failed to receive aid from Mr. Corley.

S. L. Calhoun

SAMUEL L. CALHOUN of Memphis, Tennessee, one of the best known and most successful life insurance men in the Mid-South, was born in Owensboro, Kentucky, on September 8, 1868, the son of the late Margaret and John R. Calhoun. After completing the course in the public schools of his home city, he was instructed in law and English literature for years by the late Professor Garrett of Princeton University. Mr. Calhoun began the practice of law in Owensboro at the age of eighteen years, following that profession for a number of years with a marked degree of success, at the same time developing his natural talent for oratory. In 1894 he went to New York from thence to Boston for the purpose of doing special advertising, returning to his native State during the tempestuous political times of 1896. From childhood, Mr. Calhoun had loved politics; in fact at the age of fourteen he stumped the Second Congressional district of Kentucky for the Democratic congressman, W. T. Ellis. He reached an agreement with Mark A. Hanna, commander-in-chief of the McKinley forces, that in the event of McKinley's receiving the electoral vote of Kentucky and of Bradley's being elected governor the United States government would liquidate the Kentucky war claims which had been held in abeyance for so many years. Then Mr. Calhoun threw himself actively into the Kentucky campaign, being one of the main factors in delivering the electoral vote of Kentucky for McKinley, and in securing the election of Bradley. Through the loyalty of Bradley and the tireless energy of Mr. Calhoun's only brother, Captain C. C. Calhoun, now of Washington, D. C., the pre-election agreement with Senator Hanna was carried out and the old war claim debt was paid in full. Largely through Mr. Calhoun's personal efforts, his home State was relieved of that burden of indebtedness under which she had been laboring for so many years. In 1898 Mr. Calhoun, profiting by his broad knowledge of national affairs, again embarked upon a nation-wide advertising campaign. In 1902 he became connected with the State Mutual Life Assurance Company of Worcester, Massachusetts, in Evansville, Indiana. He also became prominently identified with the political life of Indiana, but upon the advice of friends he refused the nomination for congress and in February, 1904, he came to Memphis, where his political views coincided with his friends' views. Since that time he has been general agent and financial representative in Tennessee for the State Mutual and has induced them to invest millions of dollars in Memphis on account of his belief in her future. During the World War, Mr. Calhoun demonstrated his loyalty to the boys in the trenches by delivering hundreds of his 4-minute speeches in their behalf. Mr. Calhoun and Miss Jessie M. Jaseph, youngest daughter of the late Colonel Jaseph of Evansville, Indiana, were married on October 20, 1897. The children of this union are Lloyd J., Harriett M., John C., and Samuel S.



Samuel L. Calhoun



John W. Farley

J. W. Farley

JOHN WILLIAM FARLEY, lawyer, Memphis, Tennessee, is a native of Hardeman County, where he was born on the farm of his father near Whiteville, March 4, 1878, the son of William E. and Susannah E. Farley. He comes of an old West Tennessee family, his great grandfather, Farley, having settled near Macon in Fayette County, in 1835. His grandfather, W. W. Farley, was a lifelong Democrat, reared in Fayette County but later he moved to Hardeman County, where he served for many years as sheriff and clerk of the county court. Mr. Farley's father traveled in the Memphis territory as salesman for a wholesale dry goods house for fifteen years. Mr. Farley grew up on the farm out from Whiteville and attended the Jefferson Institute at Whiteville. At sixteen years of age he went to work for the Tennessee Midland Railroad, now the Nashville, Chattanooga & St. Louis Railroad, as a clerk at Jackson, Tennessee. He was so proficient in his work there that at the age of twenty-one years he was chief clerk and cashier in the office. His work attracted the attention of the general officers of the company and he was promoted to a position in the auditing department in the main office at Nashville. He remained there but a short time and then resigned to enter Vanderbilt University, where he was graduated with the degree of bachelor of laws in 1902. Shortly afterwards, Mr. Farley accepted a position in the general offices of the Southern Railway in Washington, District of Columbia, but spent only a short time with that company, resigning to enter Columbia University and pursue his studies in the law. He received his degree of master of laws from that institution in 1903 and the following year the degree of master of diplomacy. Determined to go to the end of the study of law, he received in 1906 from the George Washington University the degree of doctor of civil law. The faculties of these institutions in Washington were composed of the leading men of learning in the United States. While at school, Mr. Farley became a member of the Kappa Alpha fraternity, and since has joined the Masons and the Lawyers' Club. While in Washington, Mr. Farley passed the civil service examinations and worked for a time in the pension office and later in the bureau of corporations. Mr. Farley resigned his position in 1905 and came to Memphis to practice law. He was chairman of the committee of one hundred young men which raised a fund to help build the present Y. M. C. A. building; was secretary of the committee which secured the State Normal School for Memphis; is lecturer on medical jurisprudence at the University of Tennessee; supervised the taking of the 1910 census for his district; was Republican nominee for congress in 1916; and is chairman of the City Market Commission. He and Miss Tempe Somervell Meux were married December 7, 1910.

J. R. Collins

JOHN REASON COLLINS, Memphis, Tennessee, one of the largest distributors of coal in the South, also a large operator of coal mines of his own, is one of the best posted men in the country in that line of industry. He was born January 29, 1865, at Hartford, Kentucky, the son of James F. and Mary (Midkiff) Collins. He attended the public schools at home until he was eighteen years of age and then went to Render, Kentucky, where he spent three years working around coal mines, first on the tipple, then as clerk and later as bookkeeper. Then he went to Central City, Kentucky, and entered the employ of the Central Coal & Iron Company as a bookkeeper. It required but a few years for Mr. Collins to realize the possibilities for the expansion of the company's business throughout the South and also for the officials of the company to appreciate that Mr. Collins had the capacity to make that expansion. The outcome was that in 1893, Mr. Collins came to Memphis and took charge of the office of the company here, and from that time he has been one of the largest factors here in that line of industry. In 1897 he organized, with Memphis as the home office, the Southern Coal Company, taking over the branch office of the Central Coal & Iron Company and becoming distributor in this section for that concern, he being the sole owner of the distributing company. From that time on the expansion of the business was more rapid. In 1905 he put a salesman for the company in New Orleans, Louisiana, and the business there developed to the point that in 1914, he opened an office there. The following year he extended to the West with the opening of an office at Dallas, Texas. In 1918, he went into the Alabama field with the opening of an office at Birmingham, and the year following he sent the Southern Coal Company into the Louisville (Kentucky) territory. Now it is one of the largest distributors of coal in the entire South, but does no mining. However, Mr. Collins is the owner of two coal mines of his own. In 1918, he acquired valuable coal properties at Delmar, Alabama, and formed the Delmar Mining Company, which has an output of some two hundred tons per day. In 1920 he formed the Saragossa Mining Company, with large holdings at Saragossa, Alabama, incorporated under the laws of Delaware with stock of no par value, and having an output of five hundred tons per day. He owns both of these companies. In addition to his coal business, Mr. Collins is interested with Mr. F. W. Dugan in the Dugan Lumber Company, with mills at Byng, Mississippi. He is a member of the Tennessee Club, Colonial Country Club and Chamber of Commerce in Memphis, and the Edgewater Golf and South Shore Country Clubs of Chicago. He was married in 1887 to Miss Kate Hardwick. They have two children, Miss Annie and Kathryne. He was married again, December 23, 1914, to Miss Elsa Fleischauer.



J. H. Collins



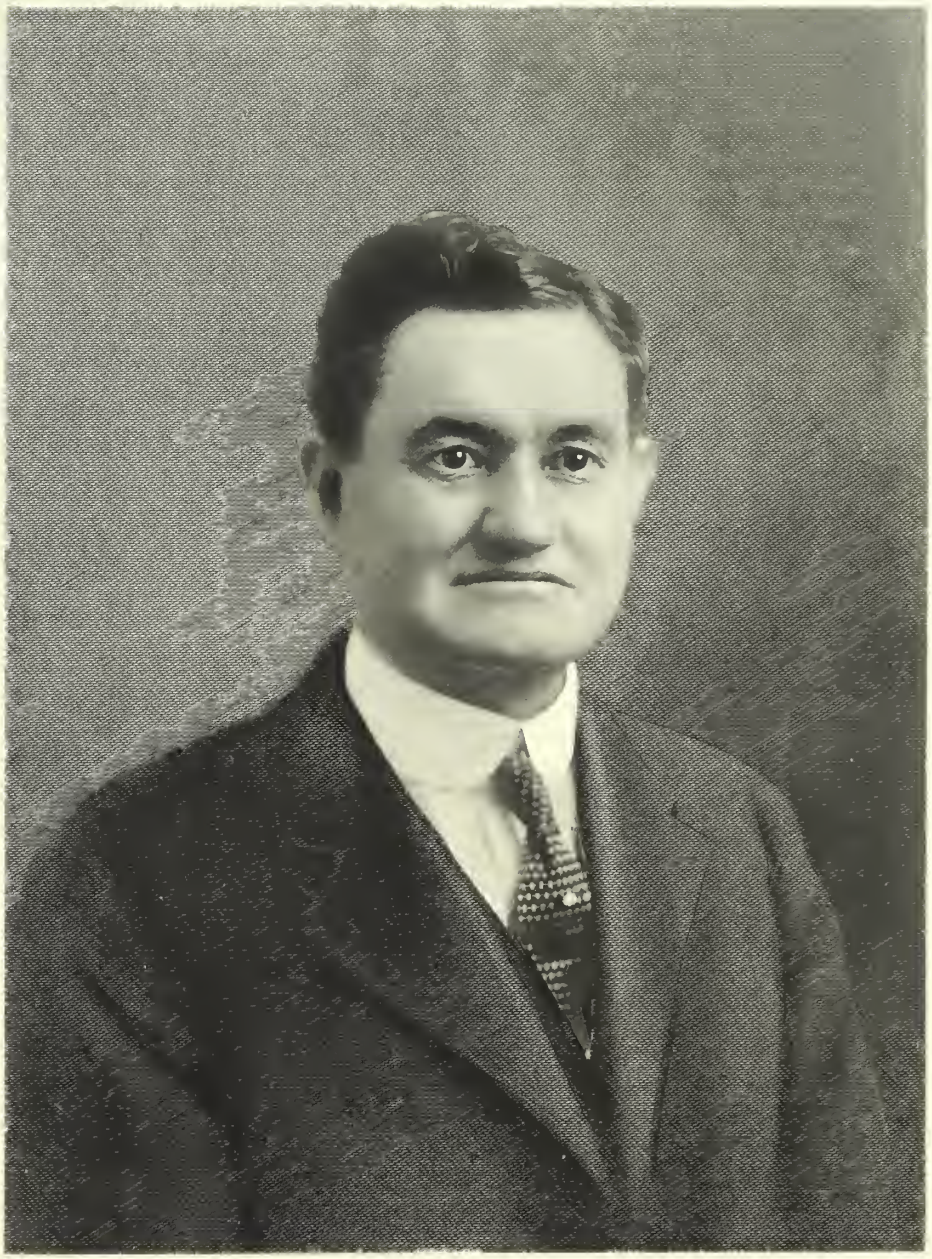
W a Swift

W. A. Swift

WILLIAM ARCHIBALD SWIFT, Swiftown, Mississippi, for thirty years one of the strong men in the development of the lower portion of LeFlore County from the wilderness that it then consisted of into the high state of material and social progress of today, is typical of those pioneers who force their way to the front no matter what obstacles stand in the way. He was born in Carroll County, Mississippi, not far from Duck Hill, May 2, 1854, the son of William Archibald and Susan (Stokes) Swift. The death of his father left him an orphan at the age of nine years, so that he was able to get little education, only a few years at the public schools in Grenada County. At the age of twelve years he went to work on a farm near Duck Hill and remained there for two years, when he and his mother moved to Providence, Mississippi, where he began farming to make a support for his mother and himself. He remained there for twelve years and then moved back to Duck Hill. By the time that he got back to Duck Hill, although young in years, he was mature far beyond his actual age for the hard times that he had endured had developed him rapidly. A man of less ambition and courage would have surrendered to the difficulties in the way from the days of his youth up and have been contented to live a life of mediocrity, but Mr. Swift was not of that class of humanity. He prospered at Duck Hill during the eleven years that he lived there the second time, and with prosperity his vision broadened. He felt that there was more opportunity for him in the fertile lands of the Delta than in the hills and in 1890 he bought two thousand acres of land in the southwest corner of LeFlore County, miles from any railroad at that time and several miles from the Yazoo River, the only means of communication with the outside world, and, except in the dry season, the roads to that were all but impassable. Only five hundred of the two thousand acres were in cultivation, and Mr. Swift, with his indomitable energy began the task of putting the rest of the land under the plow. After a time the railroad came down from Itta Bena and Mr. Swift had the pleasure of seeing his section become one of the finest and most highly developed in the Delta. He cleared up fifteen hundred acres of woodland and some years ago when his son married, he gave him a nice plantation, and now gives his time to the active management of the portion of the estate which he retained. The railroad station at his plantation was named for him and in 1908 was incorporated as a village. He is a director in the First National Bank at Itta Bena, one of the strongest financial institutions in that section of the State, and also a stockholder in many other institutions. He is a Mason and a member of the Baptist Church. Mr. Swift and Miss Mary Sibley were married March 2, 1878. Their children are Joe Willie, Emma, Mary and D. F. Swift.

R. F. Currie

ROBERT FRANK CURRIE, merchant and planter, Crawfordsville, Arkansas, one of the active factors in the development of the central portion of Crittenden County, is a native of Tennessee. He was born in Henning, April 26, 1873, the son of David Bernard and Jane Evelyn (Phillips) Currie. His grandfather, Doctor D. P. Phillips, a native of Orange Courthouse, Virginia, and a graduate from the Jefferson Medical College in Philadelphia, was one of the early gentlemen to settle in that county, long before the advent of the first railroad. Mr. Currie's father also was one of the most active men in the development of that portion of West Tennessee, having erected the first steam gin in Lauderdale County. He gave four years of his life to the Confederacy and died in 1877 when his son, Robert, was four years old. The family lived then in Henning, Durhamville, Ripley, Brownsville and Memphis, settling in Chelsea just beyond the then city limits, where he went to school, also going to the Sunday school of the "Brick Church," into which he was baptised. They moved then to Grenada, Mississippi, where he attended school, until the family moved back to Memphis. He was then twelve years of age and about that time went to work, attending the Hope night school at night and by days working for the late Cumming Johnson's "Pure Sure, Hope Soap" factory. He worked as an apprentice and mechanic for a time for D. Schwartzenberg & Company and then put in some years with the old Milburn Gin & Machinery plant. It was during the time that he was with that company that he and some other lads working there did the novel act of employing a teacher themselves, Miss Minnie Moseley, to teach them at night while they worked in the day. He also attended Leddin's Business College, and for a time clerked and kept books for Mr. Gatchell. In 1889, he went to Vincent, Arkansas, and clerked for some years in a country store, also being agent for the railroad company. In 1897, with a cash capital of $300, he went into business for himself there as a merchant, and the first year did a business aggregating $18,500, shipping three hundred bales of cotton. Later Joseph B. Stuart of Memphis put $2,000 into the business with him and the firm was Stuart & Currie for two years when Mr. Currie bought him out for $4,500. He also bought out Herbert F. Avery at Crawfordsville and moved there as a merchant in 1900. This business has been pushed by him until today it is one of the best in his county. He has also bought, developed and sold a great deal of land, still retaining a nice tract. He served four terms as mayor of Crawfordsville up to 1917, and for nine years preceding 1920 was president of the special school district. He married January 7, 1899, Miss Phebe F., daughter of Major R. F. Crittenden. Their children are: Francis Crittenden, Robert Frank, James Lewis, Mary Louisa and Roberta Genevieve.



R. D. McInnis



Jno Deeth

John Deeth

JOHN DEETH, Memphis, Tennessee, head of the Deeth Manufacturing Company and one of the most progressive men in the city for the development of the community along all good lines, is a native of England, having been born September 5, 1875, at Leicester, the son of William Ephriam and Hannah (Murray) Deeth. The father gave the lad a good education at Loughborough College, S. W., London, England, where he finished the course in 1893. Upon going out into the world, young Deeth yearned for wider opportunities in which to exercise his activity than he saw in the settled old country of his nativity, and in 1893 came to the United States, locating in Orange, New Jersey, where he had distant relatives and where he spent six months. Through friends whom he had made he met the Honorable Russell A. Alger. The former Secretary of War took a strong liking to the lad and gave him a position in his gigantic lumber business in Michigan. Later he drifted into the manufacture of fruit and grape products. He spent some time in Chicago in connection with that line of work and in 1897 came to Memphis. When he arrived here he was without resources in the common use of that word as applicable only to money or financial credit, but in his indomitable energy, vivid imagination, clear vision and sterling integrity he possessed resources which no amount of money could buy. When these were coupled, as in his case, with a rare faculty for making friends and in inspiring them with confidence in him, it was but a short time until he had capital at his command. He worked in various capacities here for two years and at the end of that time he had the backing of some of the wealthiest and best business men in the city in the organization of the Vine Products Company. They put in the money. Mr. Deeth supplied a degree of information as to the bacteriology of all kinds of fermentation that was amazing to his associates and probably never surpassed by any man in the Mid-South. He not only knew the chemistry of these minute entities, as he knew his alphabet, but he knew equally well how to make them work for the production of a given result, and beyond this possessed the executive ability to manage the business properly. The company opened auspiciously, but changed conditions after two years caused its liquidation. Mr. Deeth then became president of the National Fruit Products Company, but sold his entire interest in that after nine years of active service. In 1915 he organized the Deeth Manufacturing Company, of which he is the active head and practically sole owner. It has been a success from the beginning. Mr. Deeth is a member of the Chamber of Commerce and of Calvary Episcopal Church. He and Miss Kate Minnie Brown were married in Memphis January 15, 1902. They have two children: Hilda and Muriel, with whom they lead a delightful life in their beautiful home on Kenilworth Place.

Mrs. Helen D. Roseboom

MRS. HELEN D. ROSEBOOM, pioneer business woman of Clarksdale, Mississippi, and probably the most extensive woman-dealer in real estate and investment broker in the Mid-South, is a native of Iowa, later moved to Illinois and moved from there to the Delta solely because, after a thorough investigation, she saw the great possibilities of that section of the country. Mrs. Roseboom is the daughter of Edward and Katherine Dowdell of Iowa Falls, Iowa, where she was born September 19, 1874. The lands of her native State were fertile, but the climate was severe and the seasons were short. She heard of the wonderful alluvial valley of the Mississippi River, largely the soil of her home State moved by Nature to a more generous clime, and in 1905 made a trip over the entire Delta of Mississippi to learn from her own eyes what was this land of which she heard so much. It surpassed her expectations, and after a careful inspection of the entire Delta, she bought a plantation then just outside the city of Clarksdale. For ten years she continued to live in Illinois, but came South each season to look after her Mississippi interests. The lure of the Delta finally became too strong longer to be resisted, and, in 1915, she moved her domicile to Clarksdale. From the time of her first purchase in the Delta, she felt certain that the Mississippi lands should and would equal if not surpass those of Illinois, Indiana and Iowa, for the annual yield of the crops on the Southern lands exceeded by far that of the Northern ones, but still the price of the one was far below that of the other. She saw the lands of the Delta begin to increase in price, and then the prices to go up by leaps and bounds. The game was attractive, offering rare opportunities for energy and vision in the future. In 1916 she went actively into the real estate business, opening an office under the firm name of H. D. Roseboom. From the first she dealt not only in plantations but also timber lands, and the "pep" that she put into the business made it grow from the start. Later she added investments to the business, and prospered also along that line. That now is her main business, and it is one of the biggest in her line in the Delta, and probably the biggest in the country directed and owned entirely by a woman. She has the happy faculty of being able to inculcate into her customers the faith which she has in the Delta lands. Ever since she moved to Clarksdale, she has been one of the strongest boosters for the community, and one of the most efficient workers for its development. Mrs. Roseboom is a stockholder in the Planters Bank, in the Valley Dry Goods Company, in the Friedman-Shultz Shoe Company, and the Coahoma County Country Club. She is a member of the Presbyterian Church, of the Country Club, of the Southern Alluvial Land Association, the Chamber of Commerce and the Moon Lake Club.



Helen D. Roseboom



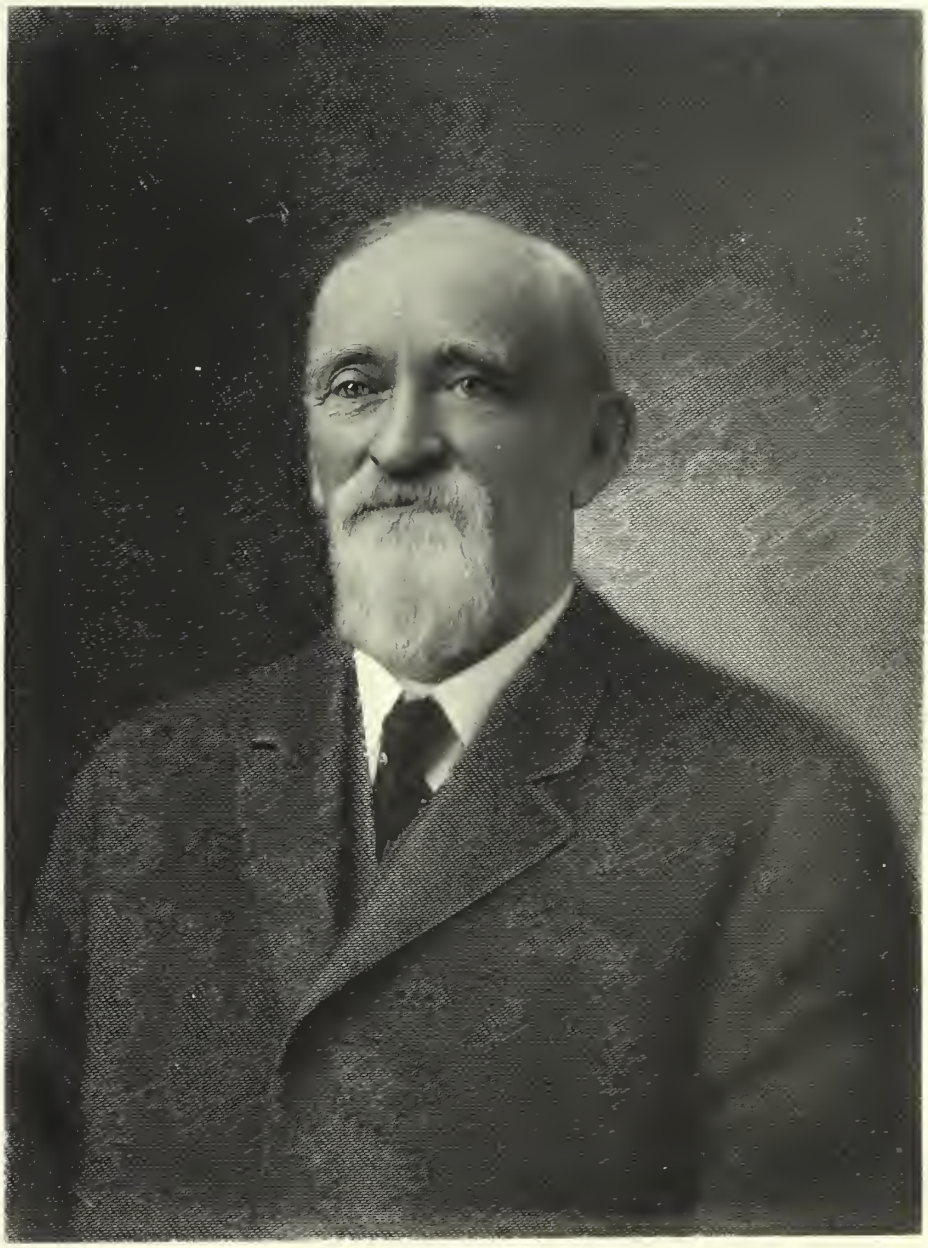
Matilda Haupt Miller.

Mrs. M. H. Millen

MRS. MATILDA HAUPT MILLEN, widow of the late James Knox Millen, Memphis, Tennessee, one of the leading business women of this section of the country, with a large plantation in Mississippi, comes from one of the oldest families in Memphis. Many years ago her grandfather, D. Burchhalter, moved here from Switzerland and for a long time operated, up in the northern part of Chelsea, a large tannery, and was one of the leading business men of the city. The family was of the old Swiss-John Calvin faith in religion and its members were pioneer communicants in the "Old Brick," now Third Presbyterian Church. Mrs. Millen was born in Shreveport, Louisiana, June 3, 1876, the daughter of Jacob and Matilda (Burchhalter) Haupt. The family was on a visit there at that time, but soon returned to Memphis, where Mrs. Millen grew up, attending the public schools and later completing her education in the Clara Conway Institute. She and Mr. Millen, who was a native of Tipton County, Tennessee, were married January 29, 1896. For many years he was connected with the Yazoo & Mississippi Valley Railroad Company, and was one of the most widely known and popular men connected with that system, especially between Clarksdale and Jackson, Mississippi. He realized long ago that there was a wonderful future for the fertile lands of the Mississippi Delta, and, in 1903, he bought a tract of some three thousand acres on the left bank of Sunflower River, just below the Mississippi State farm and where Lombardy now is. It is recognized as one of the finest pieces of land in the entire Delta. All of it is cleared and in the highest state of cultivation. When Mr. Millen died, June 29, 1916, Mrs. Millen took active charge of the management of the plantation in which she has been highly successful. She has erected at Lombardy a palatial country home, probably the finest on any plantation in the Mississippi Delta, dividing her time between there and her Memphis residence on Pasadena Place. She has recently bought a tract of land almost adjoining the city of Clarksdale. She has also bought recently some fifty-five hundred acres of land in Crittenden and St. Francis counties, Arkansas, which she is developing rapidly. During the entire movement of troops through Memphis in the World War, Mrs. Millen gave two days each week to the canteen service of the Red Cross, feeding thousands of soldiers. She is interested in the Delta Grocery & Cotton Company, Clarksdale Savings Bank, Mississippi Valley Dry Goods Company, Friedman-Shultz Shoe Company, Clarksdale Realty Company, Delta Oil Company and Planters Manufacturing Company of Clarksdale; and a member of the Second Presbyterian Church, Memphis County Club, Nineteenth Century Club and board of managers of the Leath Orphanage & Porter Home of Memphis. Her children are Gilmore, James K., Matilda, now Mrs. Rezneat Darnell, Frances and Louis.

W. B. Mallory

THE late Captain William Barton Mallory was surpassed for half a century by no man in his leadership in all movements for the commercial, civic and political progress of Memphis, Tennessee. He was born in Hanover County, Virginia, August 11, 1835, the son of William Cole and Sarah Mallory, his family having been conspicuous for its virility, virtue and utility from the earliest days of the State. He died in Memphis, June 8, 1919. His palatial home where for years he kept open house was where the Methodist Hospital now stands. He received his early education in the common schools of his community and finished his education near Washington. His first work was as an accountant for the road then building and now the Chesapeake & Ohio Railroad. At the age of twenty-one years he moved to Charlottesville, Virginia, and shortly thereafter was elected captain of the Monticello Guards, a militia company which was as old as the country and which had been in all of the wars since the Revolution. It was called into active service during the John Brown raids and Captain Mallory at the head of it stood guard at Brown's execution. Although Virginia did not secede until April 16, 1861, Captain Mallory started to the front with his command on April 8 and reported for duty at Harper's Ferry. When the Nineteenth Virginia Regiment of Infantry, C. S. A., was organized, the Monticello Guards became the senior company, and as its commander, Captain Mallory served until Appomattox, a gallant and useful officer. Soon after the surrender he came to Tennessee, locating first at Clarksville and shortly afterwards coming to Memphis. After having farmed for a time he entered the brick manufacturing business. Later he acquired an interest in the Hernando Insurance Company. Then Captain Mallory went into the line in which most of his life in Memphis was spent and in which he became such an outstanding success—the wholesale grocery and cotton factoring business. The firm of Harris, Mallory & Company was formed with him as the junior member. In 1879 he and Mr. W. J. Crawford joined in the organization of the firm of Mallory, Crawford & Company which for twenty years was one of the strongest grocery and cotton firms in the South. In 1899, Mr. Crawford withdrew and the firm became W. B. Mallory & Sons Company, of which Captain Mallory was the head until his death. Captain Mallory and a few associates organized the Commercial Publishing Company in 1889 and launched a paper out of which The Commercial Appeal has grown. He was the company's only vice-president. He was married first to Miss Martha Harris of Christian County, Kentucky, their children being: Mrs. R. W. Harris, Mrs. J. T. Harahan, B. L., and J. H. Mallory. His second wife was Miss Sophia Newell of Clarksville, Tennessee. Their children are: Mrs. Hart, Mrs. I. B. Hudson, Mrs. K. G. Duffield, W. W., and A. H. Mallory.



W. B. Wallace



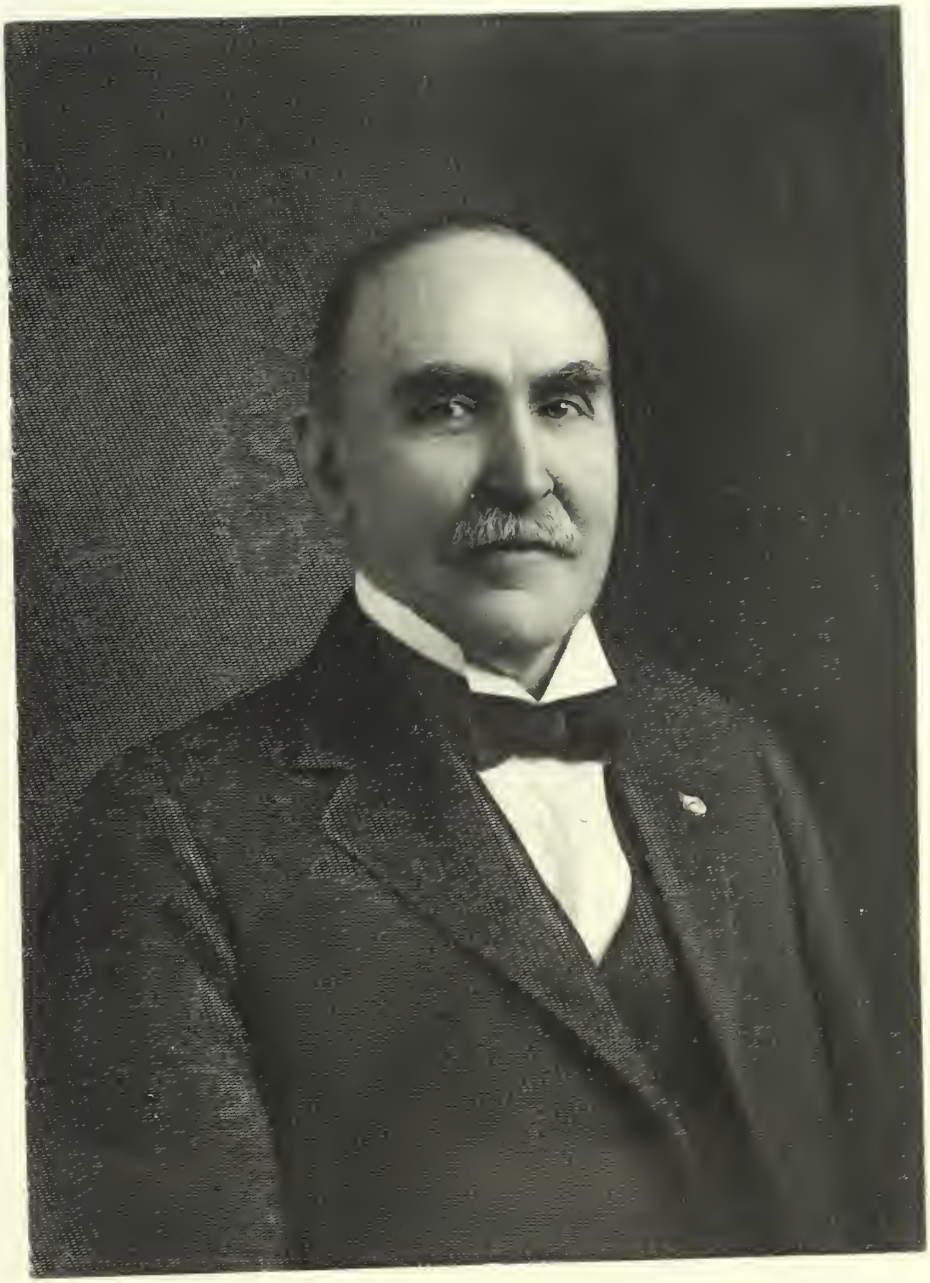
J. M. Goodbar

J. M. Goodbar

SIXTY years head of a business which he founded, save for four years when he followed the forlorn hope of the Confederacy, building that business to $1,000,000 per year with its mudsills laid upon honesty, integrity and fair dealings, yet finding time to be active in every movement for the upbuilding of his community, commercially, industrially and financially; to mingle with his fellowman socially, and to serve his Maker with his time and money—such was the career of Mr. James Monroe Goodbar, of Memphis, Tennessee. Born in Overton County, Tennessee, May 29, 1839, the son of William P. and Jane McKinney Goodbar, he was educated at Sparta. He clerked in Nashville for a year and concluded that Memphis afforded greater opportunities than Nashville. Coming to Memphis in 1860 with Colonel Thomas L. and John S. Bransford, Mr. Goodbar commenced the wholesale shoe business under the name of Bransford, Goodbar & Company. Scarcely was the business organized when the Stars and Bars were unfurled and Mr. Goodbar followed that flag until it went to its final rest. Returning to Memphis, he organized the firm of Goodbar & Gilliland, which continued in the wholesale shoe business until 1876, when it was succeeded by the present firm of Goodbar & Company, than which there is none more solid nor substantial. Famine, pestilence and war had not shaken his abiding faith in the city which would be and has become the center of its magnificent territory. Following the terrible times of '78 and '79, when so many firms left here for other locations, Mr. Goodbar remained and took a man's share in recouping the lost fortunes of the community. He had no taste nor time for office, but when Memphis was compelled to surrender its charter and virtually got into the hands of receivers to escape an unbearable burden of debt, Mr. Goodbar accepted appointment upon the Board of Public Works, where his sound judgment, faithful performance of all duties and sterling honesty were of inestimable value to the community. He was married in 1867 to Miss Mary E. Morgan of Hernando, Miss. They had three children, William M., a planter in Arkansas; J. Bright, associated with his father in business, and Miss Mamie O., now Mrs. Charles P. O'Fallon of St. Louis, Missouri. Mr. Goodbar lived a delightful life in his home, No. 1484 Central Avenue, the most magnificent in this section when it was built and still, in the grandeur of its stone lines and the state of its surroundings, surpassed by few. A member of the City Club, the Menasha Outing Club, and for years an elder of the Second Presbyterian Church, full of years, piety and means, Mr. Goodbar might well have said on his deathbed, June 13, 1920, with the saint of old, "For mine eyes have seen Thy glory and the glory of Thy handiwork, and now, Lord, letest Thou Thy servant depart in peace."

O. K. Houck

MEMPHIS lost, in the death of Oliver Kershner Houck, on May 30, 1920, him who by universal acclaim was held as her first citizen, whose benefactions measured both by the efficiency of the time which he gave, the comparative volume of his financial donations and the range which they covered, surpassed those of any other Memphian of his generation. He gave to the point of prodigality within his means. He sought nothing for himself. He knew more men in Memphis than did any other man and loved them all. If any man had aught less than a kind feeling for "O. K.," as he was universally known, he dared not express it from fear of convicting himself of not being right. His deathbed profession of religion contained no element of fear of an unpleasant hereafter as its inspiration, but in the clear logic of the Apostle of Tarsus and the stately diction of the man of Uz, and with the sublime faith of both Paul and Job, had as its motif a sincere sorrow that on this earth he had been deprived of the joy of the companionship of Jesus the Anointed which he knew would be his delight in the endless hereafter. In sacred literature it will rank for time next to the Holy Writ, and but for the severe threat in the final portion of the Book of Revelation, it probably would be incorporated therein. At thirteen years of age Mr. Houck quit school and went to work. An amazing degree of energy, a marvelous capacity both for details and for grasping the main point, one hundred per cent efficiency, absolute honesty, sterling integrity, the most loving and lovable of dispositions, ever seeing the humor of any situation, bore him steadily to the fore in the business world and as a factor for the best of his community. He was an honorary member of the Chamber of Commerce, and a life member of Saint Elmo Commandery No. 15, Knights Templar, and a thirty-second degree K. C. C. H. He had filled the highest office in practically every stage of Masonry. He was a member of nearly all of the local secret societies, the main social clubs and head of three humorous organizations. In 1910 he was chairman of the Musketeers Committee of the Business Men's Club, now Chamber of Commerce, which raised $50,000 to advertise Memphis, and almost annually after that head of the principal organizations for raising funds for all public purposes, and at the time of his death was chairman of the committee which sent the membership of the Chamber of Commerce far beyond all expectations. His last benefaction was a gift on his dying bed to the Hospital for Crippled Children. O. K. Houck was born February 25, 1862, in Decatur, Illinois, the son of John Cassell and Rebecca (Kershner) Houck. The family moved to Nashville, Tennessee, in 1873, and he came to Memphis and on October 17, 1883, opened the store which now is the O. K. Houck Piano Company and which he made the leading music establishment in the Mid-South. Mr. Houck was never married.



O. K. Houck



B. F. Fleming, M. D.

Dr. B. G. Henning

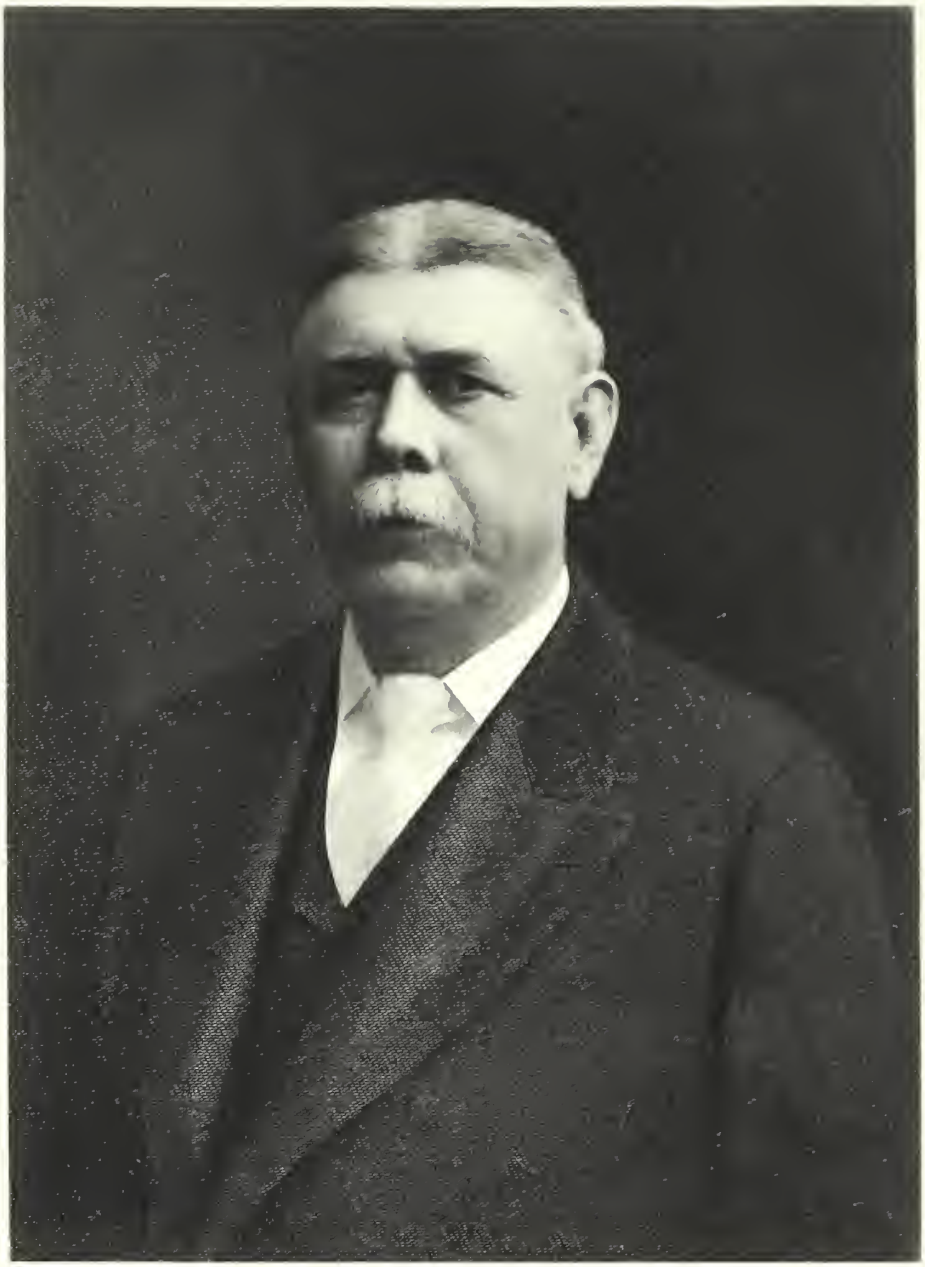
THE late Doctor Bennett Greaves Henning, a leader in Memphis, Tennessee, for more than a third of a century not only in the practice of his profession of medicine, but also in the social, religions, economic and political life of the community, was born October 16, 1849, in the small settlement of Durhamville, Lauderdale County, Tennessee, the son of Doctor David Meriwether and Anna (Greaves) Henning. The father was the son of a Methodist minister, a man of culture, refinement and, before the Civil War, wealthy in land and slaves. A Whig, he naturally opposed secession, but when the die had been cast he crossed the Rubicon with his people and was faithful to the Confederacy to the end. The son grew up on his father's plantation and received his education under Judge James Byars in Covington, Tennessee, who had the rare faculty of grounding his pupils thoroughly in the rudiments and inspiring them with a desire to continue learning after leaving school. The family's slaves and consequent opportunity to live the easy life of the antebellum planter having been swept away by the Civil War, the lad chose medicine as his profession in emulation of his father and went to Jefferson Medical College in Philadelphia, where all of the old good doctors of this section of the country were educated. Thence he went to Bellevue in New York City, then the largest medical school in the United States, where he was graduated in 1870, winning an internship in Bellevue Hospital, but having to wait several months until attaining his majority before he could be given his diploma. He spent some months in the office of Dr. Austin Flynt, Senior, in New York, and through his influence was appointed to a position in the Jersey City Hospital, but soon resigned that and came to Memphis to practice. Here the late Doctor D. D. Saunders appointed him prosecutor of anatomy in the old Medical College located at Front and Exchange Streets, also being made attending physician to the dispensary maintained by the college, out of which finally grew the city board of health. About that time the late Doctor Herber Jones moved to Memphis and the two young doctors formed a partnership. In 1872 Doctor Henning had Doctor Jones named as his successor in the dispensary and went to Europe, where he pursued his studies. He returned to Memphis, passed through the 1873 yellow fever epidemic, reported the first cases in 1878 and 1879 for which he was burned in effigy and publicly insulted, but when the ensuing epidemics justified his diagnosis, he quickly gained probably the largest general practice that any man in Memphis ever had enjoyed and retained it until he voluntarily retired. He was a fire and police commissioner from 1904 to 1910. He was married October 15, 1874, to Miss Cornelia Frayser. Their children are Doctor David Max Henning, Mrs. L. D. Fort and Mrs. B. G. Covington. He died in April, 1918.

Frederick Orgill

IN the death of Frederick Orgill on October 31, 1919, Memphis lost one of its most successful, beloved and delightful citizens. Mr. Orgill was born in Memphis, Tennessee, November 2, 1859, the son of Edmund and Lucy (Willins) Orgill. His father had come from England and established the firm of Orgill Brothers & Co. in 1847. At the age of fourteen years the father took the son back to England for his education, and he attended Trent College at Burton-on-Trent. Later he returned to the United States and attended a normal business college in Brooklyn, New York. At twenty-one years of age he entered the mercantile world as an employe of the Weibusch & Hilger Hardware Company in New York City, where he remained for two years, when he returned to Memphis and went into the firm of Orgill Brothers & Co., where he remained the remainder of his life. In 1898 the firm was incorporated and he was elected the vice-president, his father being the president. As the hand of time rested more heavily on the shoulders of the father, the affairs of the company were assumed by the son until 1905, when the father died. Mr. Frederick Orgill was chosen to succeed him. He was the active head of the business from then until his death, expanding its scope greatly and adding to the glory of the name of Orgill, which has stood for nearly three quarters of a century for all that is good in the mercantile line. He carried the business each year higher and higher, but it was done by brains and not by the lifeblood of the employes, as was shown at the time of his death by the sincere expressions of all of them, not only the office force, but even the truckmen. Their floral tributes were not only among the most beautiful, but carried with them the most touching sentiments of the mass that were received. But Mr. Orgill did not devote all of his time to his business. He found time whenever there was anything to be done for the upbuilding of the city to give the movement both his time and good judgment. He was the first president of the Tri-State Fair Association, which from that small start has grown into the magnificent institution of today. He was a life-long member of Calvary Episcopal Church, long a vestryman and during the latter part of his life chairman of its finance committee. He was a Mason, a Shriner, a member of the Chamber of Commerce, the Country Club and the Tennessee Club, of which he served a term as president. He was vice-president of the Hernando Insurance Company, was for a long time the active vice-president of the old State National Bank and at the time of his death a director in the Central-State National Bank. He was president of the Southern Hardware Jobbers Association in 1916 and 1917. He and Miss Annie Dennington were married December 27, 1883. Their children are Frederick Dennington, Arthur Reginald and Kenneth Willins Orgill.



Frederick Gill



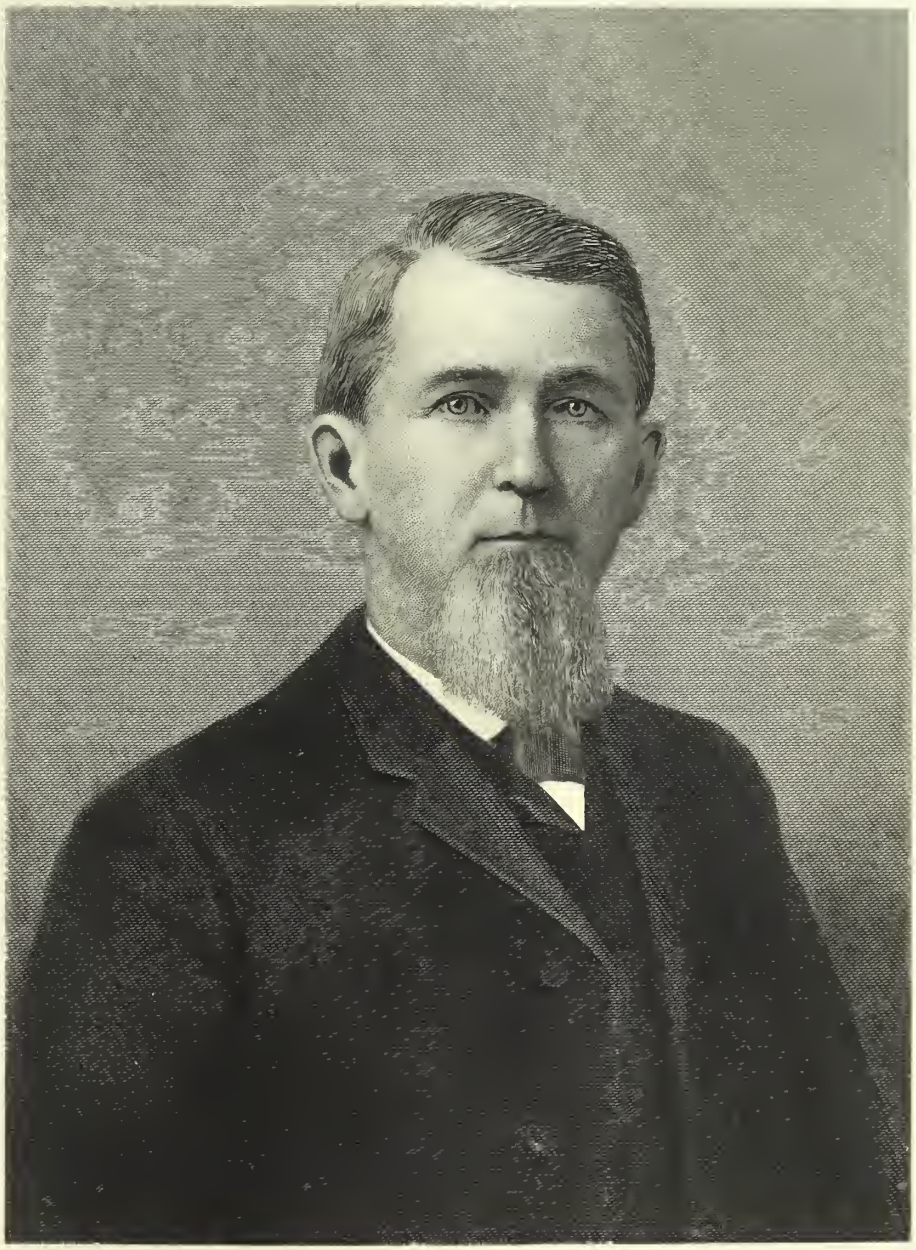
J. N. Falls

J. N. Falls

THE late James Napoleon Falls, for seventy-five years a citizen of Memphis, Tennessee, for four years a soldier in as good a company as the Confederacy boasted of, and for half a century a leader throughout the Mid-South in business, manufacturing, financial, social and religious circles, was a native of Macon, Fayette County, Tennessee, where he was born February 20, 1841, the son of Gilbreath and Frances (Manees) Falls. Mr. Falls' grandfather migrated from Iredell County, North Carolina, to Athens, Alabama, During his stay there. Gilbreath Falls, father of James Falls, was born. From there they moved to Somerville, Tennessee. Mr. Falls' grandfather was one of the first of the race of hardy aristocrats who moved from across the mountains and created that wonderful community from La Grange, up to old Belmont, and across to Bolivar. The American line of the family was established by Charles Falls, who came from England in 1635. Mr. Falls' great-great-grandfather fell on a Revolutionary battlefield, whereupon his fourteen-year-old son, with his father's sword, slew a Tory in the act of robbing the body. Mr. Falls' father came to Memphis in 1845, and under the name of G. Falls & Company established the pioneer cotton-buying and exporting firm. The son was educated privately in Memphis, then at McLemoresville, Tennessee, and finished his course at Antioch College, Yellow Sulphur Springs, Ohio. Returning home about the outbreak of the Civil War, he enlisted promptly in the Bluff City Grays, later Company "B" of the 115th Regiment, Tennessee, and still later mounted under Gen. Forrest. He fought from Belmont to Gainesville, except for a short time after the battle of Murfreesboro, where he surrendered to be with a mortally wounded brother, but escaped immediately after his brother's death. He was wounded at Shiloh. Returning to Memphis in 1865, he joined his father's firm, then Falls & Cash. He was a pioneer in the cotton seed oil industry, first building a mill in 1873 at Friar Point, Mississippi, later the Valley Oil Mill in Memphis, and last the Dixie Oil Mill in Little Rock, Arkansas. The Merchants Cotton Press & Storage Company was then the largest institution in Memphis. Mr. Falls was president of that concern for twenty years. He had the distinction of being the first man to establish here a factory for the manufacture of ice—the People's Ice Company, and in that connection sinking the first artesian well in Memphis, where the Linden Station is now located, and, as president of the Chickasaw Building Company, erected the Falls Building, the largest exclusive cotton office building in the world. Mr. Falls and Miss Clara Dunn, daughter of Dr. Lawson Biscoe Dunn and Malinda Lewis Dunn, were married at Walnut Bend, Arkansas, November 8, 1871. Their children are Clara Frances, now Mrs. J. Alexander Austin; Lawson Dunn; Minnie Lee, now Mrs. Rayburn Dunscomb; John William II and Melinda Elizabeth, now Mrs. William Poston Maury. Mr. Falls died May 15, 1919.

James Lee

THE late James Lee, known for nearly half a century in Memphis, Tennessee, as Captain James Lee, Jr., during the major portion of that time easily one of the leaders in every movement for the material and moral development of Memphis, a natural leader of men by the force of his intellect and the precision of his statements, efficient to the highest degree and eminently successful in all of his undertakings, both public and private, was born March 8, 1832, in Stewart County, Tennessee, where his father, James Lee, Sr., had migrated at an early date from Maryland and become a pioneer iron magnate. The senior James Lee also operated a line of steamboats between the upper Cumberland River and New Orleans and in the early days made Memphis the headquarters for his line of steamers. The younger James Lee was one of the best educated men of his day in Memphis. He received his education in the University of Nashville and then finished at Princeton University, where he received his bachelor of arts degree in 1853, following this with the full law course at the same institution. Returning home he was a successful practitioner, both at Dover and Clarksville, Tennessee, until 1860, when he moved to Memphis, forming a partnership first with General James R. Chalmers, and later with Captain H. C. Warinner. Captain Lee enlarged at the Memphis bar the success that he had previously made and rapidly became recognized as one of its leaders at a time when the local bar was at its zenith. His firm was without a peer in the matter of marine law, and the equal of any in all branches of civil law. In the meanwhile Captain Lee's father had laid the foundation for a magnificent river business, but the hand of time was resting heavily upon him and Captain Lee decided to abandon the law in 1877 and greatly to the regret of his fellow members of the bar and of the firm's large clientele, he, at the age when most men have been proven in the business world, quit his profession and took charge of the Lee Line Steamers. He put into the steamboat business the same acumen, energy and integrity that he had in his profession of law. From the first he competed successfully with the Great Anchor Line and eventually took from it the prestige in the central river business. During the low ebb of the tide in the affairs of Memphis, he bought heavily of real estate, his faith giving courage to others. He never sought public office, but accepted appointment in 1883 from the governor as a member of the fire and police commission of which he was vice-president. Captain Lee and Miss Rowena Bayliss were married November 18, 1858, in Dover, Tennessee. Their children were: Miss Rosa, Mrs. Sallie Lee Phillips, Robert E., James III, Bayliss G., Miss Georgia, now Mrs. Robert A. Parker, George Peters, Miss Ora Belle, Shelby Rees, and Miss Rowena, now Mrs. Walter C. Teagle. He died February 12, 1905.



James Lee



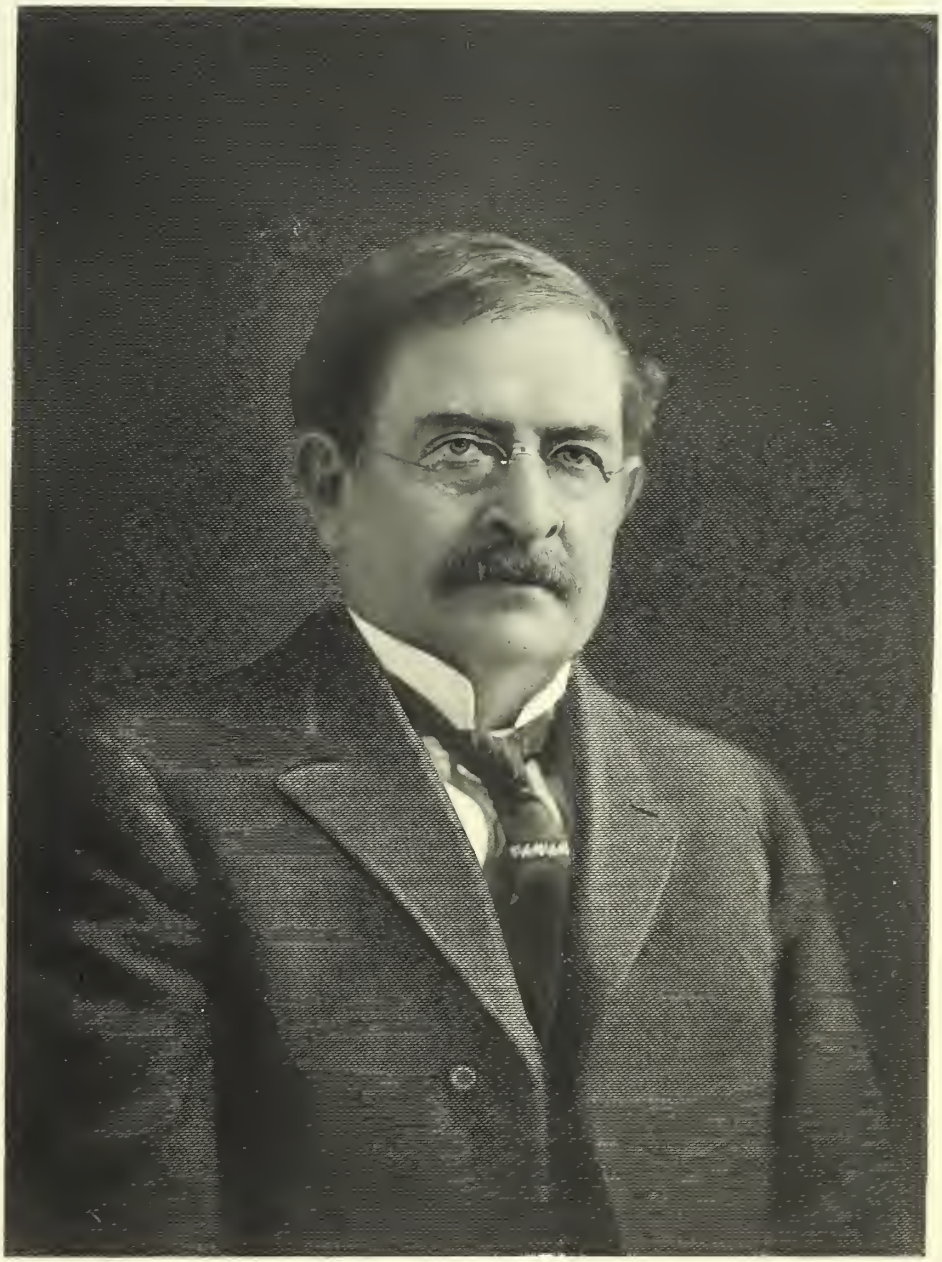
Chas Scott

Charles Scott

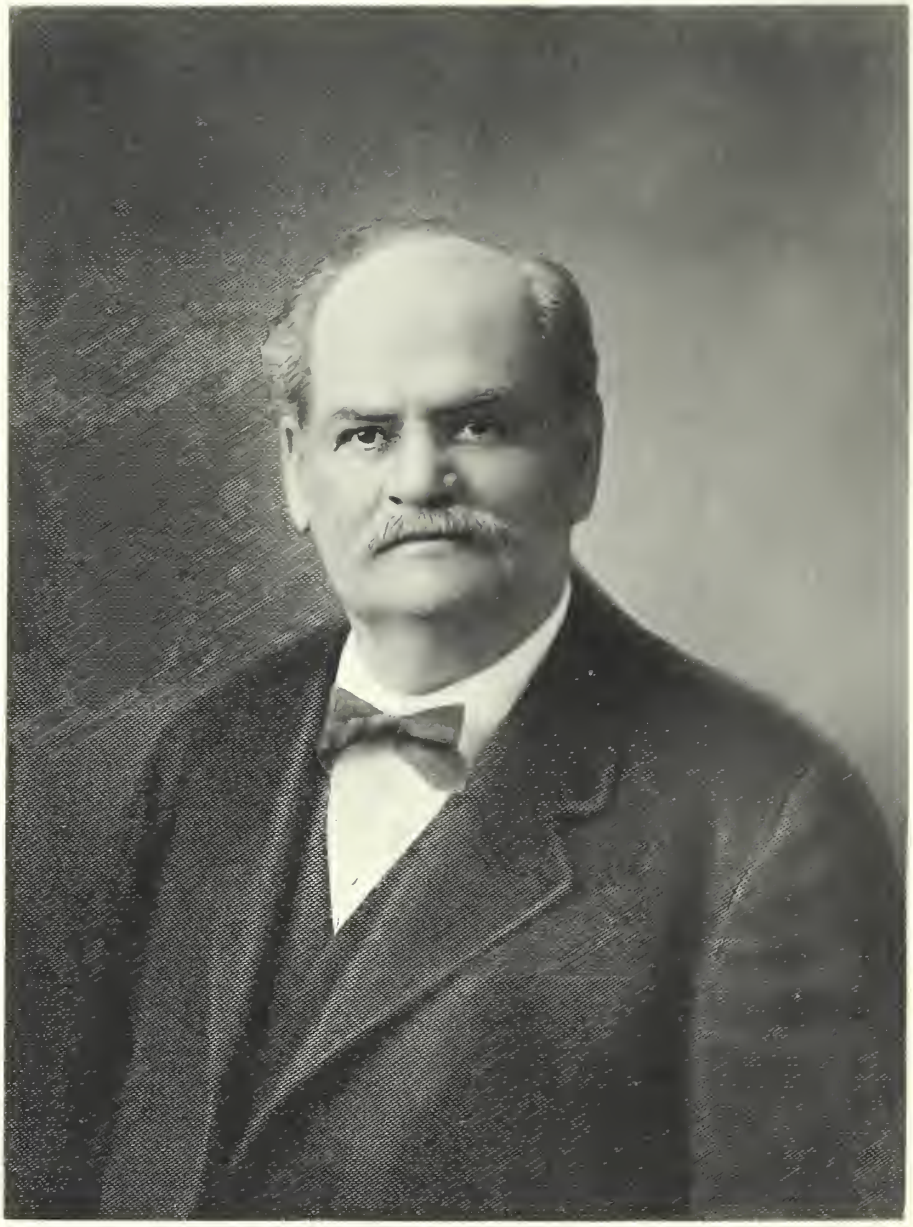
THE late Charles Scott, Rosedale, Mississippi, was surpassed by no man if equalled by any as a developer of the Mississippi Delta, for a third of a century was one of the most conspicuous, useful, successful and delightful men in Mississippi, and dying left a name unsullied by any act or word unworthy of a gentleman. Denied opportunity for any scholastic education after fourteen years of age, he became by private study one of the most scholarly men in his State and one of its greatest lawyers; rushing as a mere slip of a lad at the age of fifteen years under General Daniel W. Adams to the relief of Vicksburg, he became an aide on his staff; followed the irresistible attraction which General Forrest had for men of courage, daring and high spirit; surrendered with him at Gainesville, Alabama, a veteran of as hard campaigns as the world has ever seen three and a half years before he was old enough to exercise the right of suffrage; and disfranchised by federal reconstruction laws, he led the forces in his county of Bolivar, where more than ninety per cent of the population was negro, in the overthrow of carpet-bag rule and restoration of native Anglo-Saxon supremacy. The fortunes of the family wrecked by the collapse of the Confederacy, he taught school and served as night clerk in a Vicksburg hotel while completing his own education and reading law, and became the largest cotton planter in the world and the head of the bar, having been admitted to the practice by special act prior to having attained his majority. At the end of a series of years as lean for the Mississippi Delta as those which Joseph prophesied to Pharaoh of old for the Delta of the Nile, Mr. Scott found himself in such financial straits that he called together his creditors to make an assignment of all of his assets for their benefit. They unanimously declined to accept an assignment, voicing their faith in his integrity and capacity with an offer to finance him and an expression that he better than any one else could work the problem out. He paid dollar for dollar with interest, including depositors of the bank of which he had been president, developing from the residue an estate which at the time of his death was one of the handsomest in the Delta. He fought the last duel in Mississippi under the code due to political bitterness. The success of the Delta was his joy; its reverses, his sorrow; his faith in it like unto that of Job, and his great life work was in securing federal aid for levee work. When the flood of 1897 was at its height from many crevasses he gave a "High Water Luncheon" on the second floor of his palatial home while water raged below, not as Nero fiddled while Rome burned but as notice to the world that Delta courage was unshaken. Mr. Scott was born in Jackson, Mississippi, November 7, 1847, the son of Charles and Elizabeth M. (Bullus) Scott and died October 16, 1916.

J. M. Allen

THE late John Mills Allen, Tupelo, Mississippi, soldier, lawyer, statesman, banker, manufacturer, business man and planter, unsurpassed in the Mid-South in his affection for his fellowmen and their love for him, a humorist whose presence was enjoyed by all, and a sage whose counsel was sought and judgment valued in any serious proceeding, was born July 8, 1846, near the town of Baldwyn, some twenty miles north of Tupelo, the son of David Mullins and Sally Ann (Spencer) Allen. His ancestors on both sides were prominent in colonial and early statehood days in Henry County, Virginia, for their refinement, culture and leadership. His father, mother and three children drove in a carriage from Virginia to Tishomingo County, Mississippi, about 1840, bringing their effects and slaves in wagons. His father was an old line Whig and as such opposed secession, but when the line was drawn, he promptly got on the Mississippi side of it and gave six sons to the Confederate service, one even younger than John. At the age of fifteen years, John went into the Federal lines around Corinth and got valuable information for the Confederates. Later he joined his older brothers under General Lee and was at the second battle of Manassas and at Antietam. Returning to Mississippi, he joined a company under Doctor J. B. Gambrell and spent the last year of the war under General Forrest, being especially valuable as a scout and receiving a slight wound. His father had been wealthy prior to the war in slaves, land and other property, but the conflict wrecked his finances and Mr. Allen, upon his return, went to work on the farm. Later his brother-in-law, Colonel Jephtha Robins, sent him to Cumberland University, Lebanon, Tennessee, and later to the University of Mississippi, where he was graduated in 1870. He moved to Tupelo and became the junior member of the law firm of Robins & Allen. Colonel Robins retired, his son, Mr. J. Q. Robins entered the firm and it remained Allen & Robins until Mr. Allen retired from practice in 1906. In 1875 he was elected prosecuting attorney for his judicial district and for sixteen years following 1884, he served in the lower house of the National Congress, the intimate personal friend and bitter political enemy of the leading Republicans, especially President McKinley and Speaker Thomas B. Reed, the former of whom appointed him a commissioner for the St. Louis World's Fair. He was a charter member of the American Bar Association and a regular attendent upon its meetings, as well as those of the State Bar Association, the Confederate re-unions and the Democratic national conventions since 1872. Mr. Allen and Miss Georgia Taylor were married December 24, 1872. She still mourns his death, which occurred October 30, 1917. Their two surviving children are Miss Annie Belle, wife of Mr. S. J. High and Miss Georgia May, widow of Mr. R. A. Weaver.



John M. Allen



W. H. Bates

W. H. Bates

IN THE death of William Horatio Bates in Memphis, Tennessee, November 26, 1918, the city lost one of its oldest, most useful and most highly respected citizens. Mr. Bates was born October 24, 1841, in Mount Pleasant, Iowa, the son of Daniel and Sarah (Lavender) Bates. He received his early education under Professor Howe at Mount Pleasant, and later attended the public schools at Fort Madison, Iowa. His father before him was in the printing and newspaper business and Mr. Bates, at an early age, went into his office. It was there that he learned the cases and laid the foundation upon which he later builded until he became, long before his death, one of the best master printers in the United States. He came to Memphis in 1863, and after having worked for a time at his trade, he became foreman of the composing room of the old Argus and later of the Bulletin. In the meantime The Appeal, which had fled the city upon its capitulation to the Union Army, had returned with the straggling Confederates, and Mr. Bates became its foreman. For a time he also was head of the composing room of the old Avalanche. In 1869 he became superintendent of the printing and stationery department of the Memphis & Charleston Railroad, where he remained until 1876, when he became the junior member of the printing firm of S. C. Toof & Company, with which firm he spent the remainder of his life, becoming its head at the death of Mr. Toof. The firm soon took and steadily maintained the lead in its line in the Mid-South, and in some branches of its art achieved not only a national, but also international reputation. It was in this firm that Mr. Bates was best known. He had no taste for office-seeking or office-holding, but in 1878, when Memphis was in sore need of good men at the head of her affairs, he was prevailed upon to become one of the members of the city council, and again, after the city had acquired the Artesian Water Company and the sentiment was strong for taking it out of politics and operating it solely for the good of the people, he accepted appointment, in 1903, as a member of the commission and was elected its chairman. In later years he was often urged by elements which could have elected him to become a candidate for mayor, but steadfastly declined. He, for many years, was a staunch member of the congregation of the Linden Avenue Christian Church, and a member of DeSoto Masonic Lodge. His recreations were with the gun and rod, and for many years he was the secretary of the Wapanocca Outing Club, where he enjoyed the duck marshes and his friends enjoyed the fruits of his marksmanship. He also was a member of the Hatchie Coon Fishing Club. Mr. Bates and Miss Mary Ida Borcherdt were married October 13, 1871, and they were most devoted companions for nearly fifty years in their handsome home on Linden Avenue, where she still mourns him.

R. G. Morrow

IN THE death at Battle Creek, Michigan, on the morning of Thursday, May 6, 1920, of Robertson George Morrow, Memphis lost one of her most useful, successful and beloved citizens, a man of broad vision and possessing the ability to make his visions realities. Mr. Morrow was born in Paducah, Kentucky, December 10, 1861, the son of George and Sallie (Robertson) Morrow. After having attended the Paducah schools, he entered the business world as a bookkeeper for Jos. L. Friedman & Company in 1880. Three years later he entered in Paducah the furniture business, the line in which later he was to achieve one of the greatest successes in the United States. He remained in that business until 1892, when he came to Memphis and organized the Memphis Furniture Manufacturing Company. He was the first president of the company and held that office until the time of his death, and he was the active head of the organization from its formation until his health began to fail a few months prior to his death. From the day that the plant began operations, he proved himself a master manufacturer and later in the disposal of the product of the plant equally as efficient as a merchant. His ability, high degree of efficiency and sterling honesty rapidly sent the concern to the front, and he quickly became one of the leading citizens of Memphis. By the time that the Memphis Furniture Manufacturing Company had become master of its immediate field, Mr. Morrow began to expand into other southern territories. He became in turn the head of the New Orleans Furniture Manufacturing Company, the Little Rock Furniture Manufacturing Company, the Vicksburg Furniture Manufacturing Company and the Oklahoma Furniture Manufacturing Company, in all of which the success of the parent concern in Memphis was duplicated, until Mr. Morrow, long prior to his death was the active head of the largest furniture manufacturing organization in the entire world. He had moved the manufacture of furniture out of southern timber for southern use from Michigan to the South. For years he was equally as prominent in the social life and charitable work of the city as he was in the business phases. He was a member of the Tennessee and the Memphis Country clubs, Chamber of Commerce, and president of the Associated Charities. Mr. Morrow was a man of most attractive personality and manner, cosmopolitan from wide travel all over the United States and portions of South America, devoted to and adored by his friends, of strong convictions, ever ready to express them when occasion demanded it and always willing to back them. He had no personal taste for politics but was active when better administration of public affairs was involved. He and Miss Kate Bond, daughter of Mrs. Jerome Hill of Bolivar, Tennessee, were married in St. Louis, Missouri, November 26, 1895. Their children are Robert G., Jr., Lewis and Irene.



R. G. Morrow



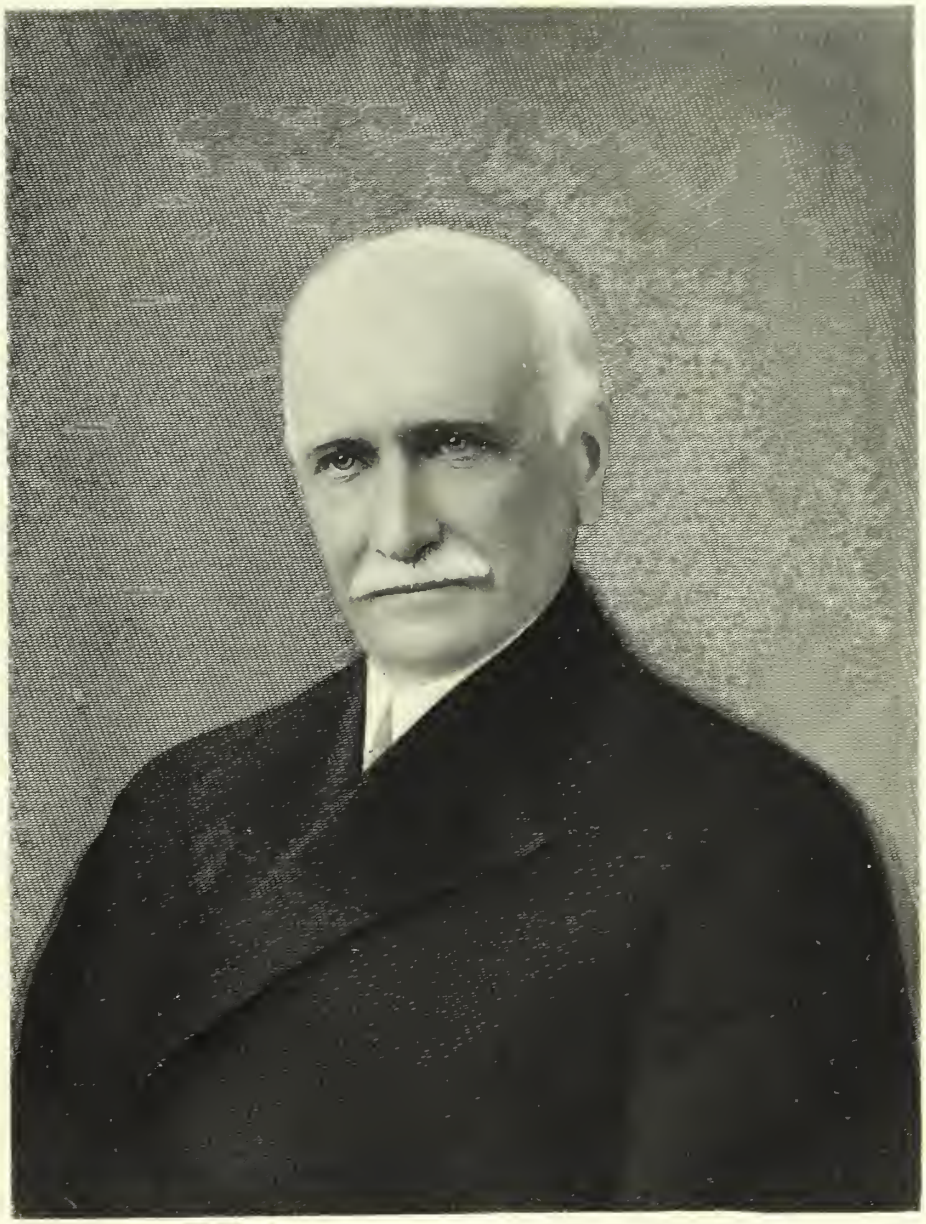
L. E. Wright

C. E. Wright

THE late Charles Edward Wright, Greenwood, Mississippi, to whom the Mississippi Delta owes that great boon—artesian water—has the rare distinction of having had his worth to the community recognized during his lifetime by the erection in the high school grounds of Greenwood of a massive granite boulder into which is carved a drinking fountain and upon which is placed a bronze tablet bearing witness that in May, 1895, at a depth of nine hundred and one feet, he brought in the first overflowing well of water in the Mississippi Delta. The sanitarians of a generation have not done as much for the health and therefore the possible progress of that section. While that possibly was the most conspicuous of his useful acts, for thirty years he was one of the most active men in the Mississippi Delta for its material development, finding time both to build up and successfully operate a tremendous business for himself and also to give a great deal of his time and ability to the public. Greenwood showed her appreciation of the man by stopping every wheel of industry and every line of activity during the hour of his funeral. Mr. Wright was born in Macomb, McDonaugh, County, Illinois, September 11, 1862, the son of Francis L. and Pamelia (Pace) Wright. He worked for a time as a lad on the farm and then for the government on steamboats removing snags from the Mississippi River and its tributaries. It was while in work that he went to Greenwood in the winter of 1889. He visualized its future and although having but small means, decided at once to cast his lot with that community. He and his brother, Mr. Brantley, started business there in a small bottling plant. He bought Mr. Brantley's interest, and later established a general transfer business. He and Mr. T. Staige Marye formed the firm of Marye & Wright and added an ice factory to the bottling plant. In 1894 the firm was given the municipal lighting contract. Three years later he installed the city water works system, including fire plugs. In 1901 he contracted with the city for its light, water and sewer systems, completed them the following year and in 1903 transferred them to the city. By that time his private affairs were of such magnitude as to need all of his time, but he consented to accept the position of city commissioner to operate these systems. He held that position until his death and also since 1919 had been a valuable member of the county board of supervisors. He sought no public office, but accepted those positions as a public duty. Mr. Wright also was president of the First National Bank from 1908 until his death. His main firm was the C. E. Wright Ice & Coal Company, including those lines in connection with the manufacture of ice cream and bottling soft drinks. He was accidentally killed by a railroad engine in Greenwood, September 23, 1920, leaving to mourn him his widow, formerly Miss Daisy Price, whom he married May 6, 1896, and a son, C. E., Jr.

Col. D. M. Russell

FOR more than half a century no man stood more strongly for all material development, the highest code of honor and the most refined standard of gentility in Coahoma County, Mississippi, than did the late Colonel David Moor Russell of Jonestown, and behind all of these high ideals of the man there was that indescribable something which intuitively made other men desire to follow his example. The son of Davis Moor and Mary (Flint) Russell, he was born April 19, 1832, at Gainesville, Alabama. Educated at Milton Military Academy, he entered Yale, but showed his high spirit by being one of the forty from the South who resigned when President Hadley stated that Southerners represented "blood money." Rejected on account of his lungs from active service in the Confederacy, he became commissioner for the Confederacy in purchases from England, had innumerable narrow escapes from the blockades, and was in the House of Commons the night that Gladstone made his speech favoring the Confederacy. Returning, Colonel Russell helped plan the Confederate raid on the banks at St. Albans, which caused the greatest thrill that rock-ribbed Vermont ever had. Just after the close of the Civil War, Colonel Russell took the negroes who had been his slaves and who had no idea of quitting him, to Coahoma County, Mississippi, and bought one hundred and twenty acres of land unsurpassed anywhere for fertility. Living in a double log house, he began clearing the land for the plow, and named the place Matagorda. He developed the plantation to nearly five thousand acres, and there is no better estate of the size in the Mid-South, still cultivated by the negroes whom he brought from Alabama and their descendants. Colonel Russell had no taste for partisan politics, but when he went to vote on the morning of the day that R. E. Bobo and R. N. Harris redeemed Coahoma County from Radical rule, he found his name on the only ticket for legislator. The last Radical candidate had left the county the night previously. For years he gave his time to the Upper Yazoo Levee Board, long its president, and during his administration of that most important office the greatest strides were made for the protection of the country and without the slightest suspicion of any irregularity of even favoritism. Colonel Russell was married first in May, 1861, to Miss Mary Bliss of which union there was no issue. He and Miss Margaret T. McManus of Brookline, Massachusetts, were married February 28, 1911, and his noble life came to a close at her Brookline home August 4, 1918. The remains were buried in his boyhood home, where the schools all closed for the pupils to honor his memory by attending the ceremony. Mrs. Russell and Capt. John B. Hood, named for his father of illustrious Confederate fame, were married Sept. 18, 1919, and live at Matagorda. Colonel Russell had reared Capt. Hood after General Hood's death.



Alex Russell.



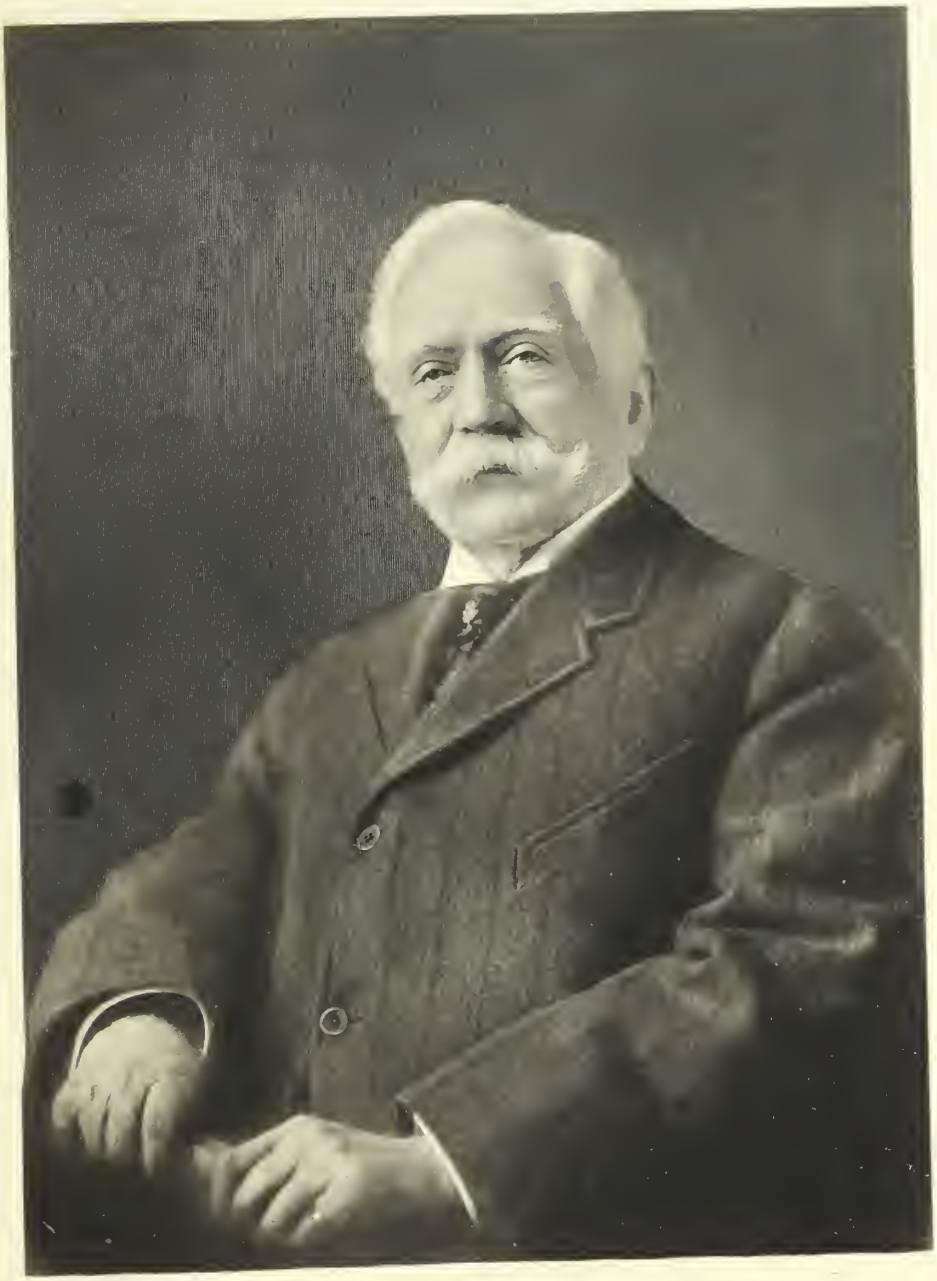
Duke C. Powers

D. C. Bowers

THE late Duke Cayce Bowers was almost as much a pioneer in Memphis as were Overton, Jackson and Winchester and it is doubtful if any other man has been of more real benefit to the city than he was, although his active career occupied but nine years. When he came to Memphis almost every store in the residential sections of the city carried whisky and beer which were sold for cash and groceries which were sold for credit—a condition morally zero and economically below the freezing point for those who had thrift enough to pay their bills were held to the grindstone paying also the bill of the shiftless. The politicians had made most of the people believe that if liquors and groceries were separated, all would have to go to the center of the city to buy their necessities. Hence it was only to laugh on the morning of August 19, 1902, that Memphians read at the corner of Polk Avenue and McKinley Street the sign "Mr. Bowers' Store No. 1" and saw inside a $300 stock of groceries, without liquors of any kind, without even tobacco, and this offered for cash only and without being delivered. The first day's gross receipts aggregated eight cents, but the people gradually learned that Mr. Bowers added a uniform profit of 14.2 per cent to the cost of each item, 10 per cent for the expense of doing business and the remainder for his profit. The average of his competitors was above 30 per cent. By the end of the first year he had done a business of $41,000, and the second year aggregated $99,205. The laugh of competitors turned to fear, then to war. Jobbers who sought his trade were boycotted. Manufacturers who marked their wares for retail prices carrying more than 14.2 per cent profit refused to sell to him. The issue became national. He won. Customers flocked to his store. Soon "Mr. Bowers' Store No. 2" made its appearance on Vance Avenue, and others followed in rapid succession. Mr. Bowers had shown himself superior to failure earlier in life. Now he showed himself equal to success and the business grew by leaps and bounds until 1911, when Mr. Bowers had established thirty-seven stores, all conducted along the lines of the first one and all successful. He advertised sales for cash only, but said nothing of the numberless recipients of his charity. Mr. Bowers was born in Mobile, Alabama, November 17, 1874, the son of Calvin T. and Ida (Cayce) Bowers. He lived for many years at Clinton and Columbus, Kentucky, failed in the grocery line in Columbus doing a credit business, worked as a newsboy for the Union News Company, labored for a stave mill at Columbus, succeeded in a cash store there and then came to Memphis. In 1911 his health failed under the severe strain and he sold a half interest in his stores, spending the remainder of his life in charitable and philanthropic work. He and Miss Ethel Gibbs were married October 24, 1900. He died December 22, 1917.

W. H. Stovall

THE late Colonel William Howard Stovall, of Stovall, Mississippi, and for a long time a citizen of Memphis, Tennessee, was for many years a leading factor for all that was good in the public affairs of both communities. He was born in Columbia, Tennessee, February 20, 1834, and died April 5, 1916. He bore the name of his father. The maiden name of his mother was Martha Minter. After having attended the schools at Columbia, he went to school at Jackson, Tennessee, to Doctor James Holmes, and then took the law course at Cumberland University, Lebanon, Tennessee. Just after graduating, he moved to Memphis and entered the practice of his profession. When the Civil War came on he went out with the first Memphis men in what they always claimed was the first regiment in the State to offer its services to the Confederacy, but when another organization finally was awarded the honor of being Number 1, they took the name of One Hundred and Fifty-fourth (Senior) Regiment. It was composed of the young men of high birth and high spirit of this section and was not surpassed in courage, valor, daring and devotion to the cause by any command in the entire Southern army. Entering the service as a lieutenant, he came out at the close of the war adjutant of the regiment. Colonel Stovall returned at once to Memphis, but an injury to his eyes forbade his resuming the practice of law. In 1866 he was married to Miss Louise Irene Fowler, daughter of Colonel J. W. Fowler, who owned land in Coahoma County, Mississippi, just below Friar Point, where Stovall now is located. Colonel Stovall went there and engaged in planting soon after his marriage, becoming one of the pioneers of Coahoma County and for the next half century a leading figure not only in the material and economic progress of the Upper Mississippi Delta, but also by the example of his high character, elegant manner, and sterling integrity equally a leader in the social and moral elevation of the community. His most conspicuous public service was in connection with the organization of the Upper Yazoo levee district and pushing that levee system until it has become the best on the Mississippi River. He was a leader in forming the district and was for years president of its commission. Colonel Stovall's first wife died in 1875, leaving one son, John W., a polished gentleman and successful planter, who died in 1913, survived by his widow and daughter, Louise, who live at Stovall. On July 7, 1891, Colonel Stovall was married to Miss Roberta Lewis Franks of Texas, who survives him, living at Stovall on Belmont Plantation, which Colonel Stovall bought and developed. Their son Howard, named for his father and also living at Stovall, an ace in the Thirteenth Aero Squadron, U. S. A., was decorated by his government for valor in action in France.



Henry H. Stowell



A. Walsh

Anthony Walsh

MEMPHIS suffered a severe loss when Anthony Walsh was taken from this earth, June 11, 1912. Mr. Walsh was born near Chicago April 1, 1856. The family moved to Memphis in 1859, where his father died in 1861, leaving his widow little means but a great heritage in the two sons, Anthony and his elder brother, John T. The lads had to aid their mother in making her and their own support, and it must have been this community of their purpose in life from their earliest recollection that made them the most devoted of brothers. Throughout the entire life of the younger brother, they held in common all that it was possible for two men to hold. Their meager earnings as lads, their ample wealth in later years, their hopes and ambitions, their sorrows and disappointments, their reversals and their successes, were all in common. The mother and elder brother had been able to keep Anthony in the public schools in Memphis until he was thirteen years of age. Then it was necessary for him to do his bit and add his mite. He found a place at that young age in James Dalton's grocery store at Main street and Overton avenue, where a few years later he and his brother founded the firm of J. T. Walsh & Brother, which was the foundation of their fortunes. After a year at Dalton's he succeeded his elder brother in the cigar stand at the old Worsham House, at the corner of Main street and Adams avenue, and ran that for three years after his brother had bought it in 1874 out of what was left of the family estate after the death of their mother from yellow fever in 1873. In 1877 the brothers had saved enough to form the firm of J. T. Walsh & Brother, later moving it to the corner of Main street and Commerce avenue, where it still stands, doing a tremendous business. From the first it prospered and long has been the center of the activities of the northern portion of the city, as well as the meeting place for the northern portion of this and the southern portion of Tipon County. In 1904 he and his brother saw the need of a bank in the northern part of the city and organized the North Memphis Savings Bank. The only trouble that they had in securing the $50,000 capital stock with which the bank opened was to prevent a few people from taking all of it. The bank opened April 4, 1904, with Mr. Walsh as president and deposits at the close of that year of $250,000. Its growth even from the start was beyond the fondest dreams of the promoters and has continued to date under the presidency of John T. Walsh, who succeeded his brother. Now the capital is $250,000 and deposits aggregate nearly six million. Although a strong factor in politics, Mr. Walsh sought no office for himself, but in 1881 was elected a member of the City Board of Education. He played the game because he liked to help his friends. He and Miss Annie Walsh were married in 1881. They had no child.

J. A. Townes

IN the death of James Armstead Townes, April 12, 1914, the upper Mississippi Delta lost one of its most useful, successful and honored pioneers. Mr. Townes was born in Grenada County, Mississippi near the city of Grenada, March 4, 1844, the son of Richard Carnot and Eliza (Meek) Townes. The family was of old Virginia origin, having settled in Amelia County at an early date and borne an honorable record in the early history of the Old Dominion, which the Mississippi branch ably sustained. Mr. Townes was in college when the Civil War came on and immediately joined the cavalry, where he displayed the same courage and devotion to duty which characterized his entire career. He was wounded on Shiloh field. In 1867, with one horse, one mule and a few farming tools as his equipment, he moved to the Delta, settling on Tallahatchie River near where the town of Philipp now is located. Then began the development of what became one of the most wonderful characters that ever lived in the Delta. He started in a small way with clearing land and planting cotton and corn, but he put into the work great energy, and rare judgment, and into his business one hundred per cent integrity and honesty, all accompanied by a lovable disposition and a kindly heart. His acreage, his business and his reputation grew from the start until, long before his death, he was recognized as the best planter, the best merchant and the best man on the Tallahatchie River. He started in a very small way in a big jungle, the like of which is not now to be found in the Delta, but so remarkable was his capacity that he acquired twelve thousand acres of the best land to be found anywhere and reduced a large portion of it to a high state of cultivation. Mr. Townes was married June 9, 1868, to Miss Emma Kennon of Oxford, Mississippi. They had seven children, of whom six survive: Kennon Townes, Richard C. Townes, Florence Townes (now Mrs. W. P. Holland of Clarksdale, Mississippi), Lacey Townes, Evan Townes, and Anna Townes (now Mrs. W. D. Garner of Minter City, Mississippi). As the boys became of age or the daughters married, Mr. Townes gave each a plantation and in this way disposed of half of his estate prior to his death. Mr. Townes was almost a lifelong member of the Methodist Church, and with his own means erected in Minter City a house of worship for the congregation. Mr. Townes was not only a great developer of the Delta along material lines, but no other one man in his section did more than he to improve the moral tone of the community. That country then was a frontier and it was too commonly the custom for men to settle their differences with weapons, but in innumerable instances they were induced to state their differences to Mr. Townes, and his arbitrations were always so just and his standing in the community so high that no man could justify himself in failing to accept it.



Jos. A. Loomis



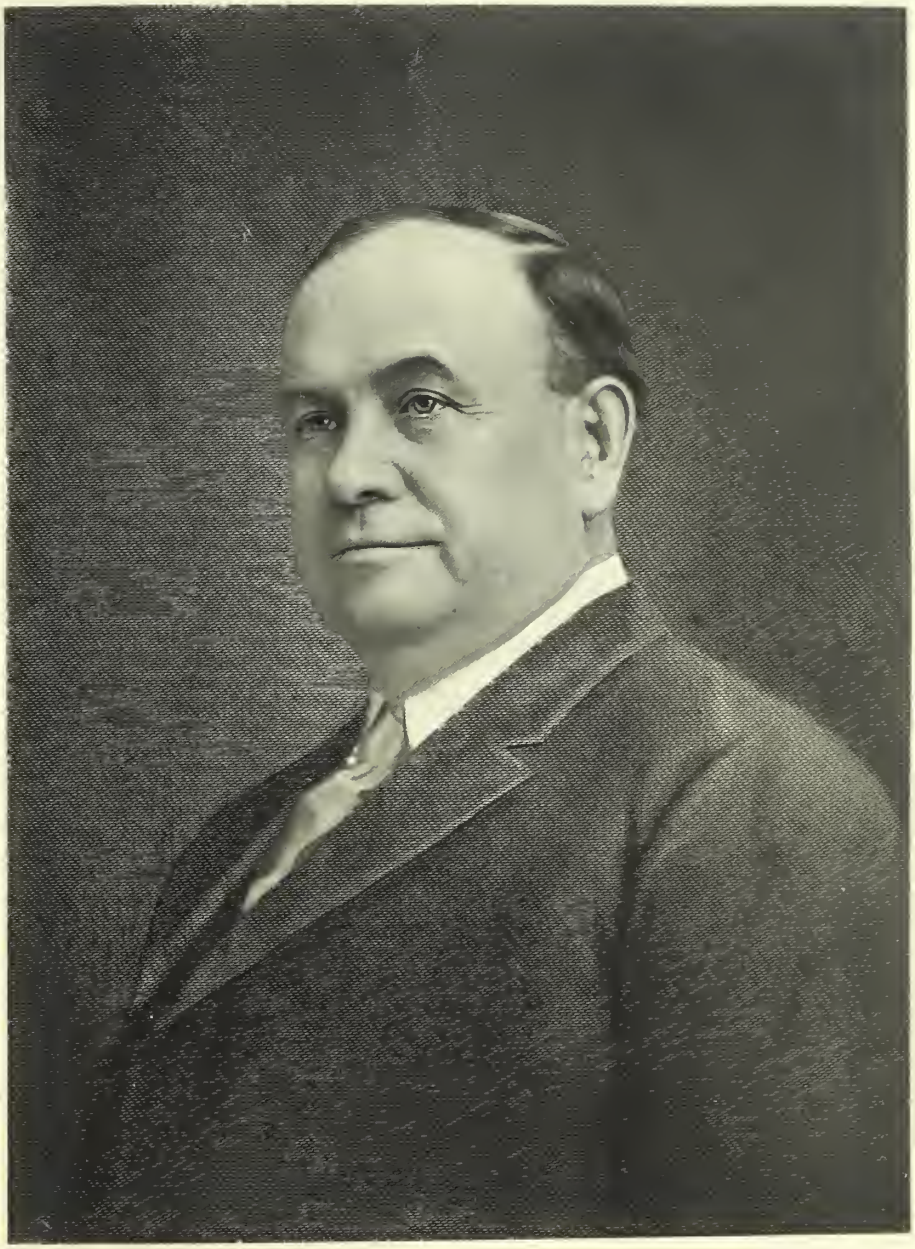
O. S. Turner

C. L. Townes

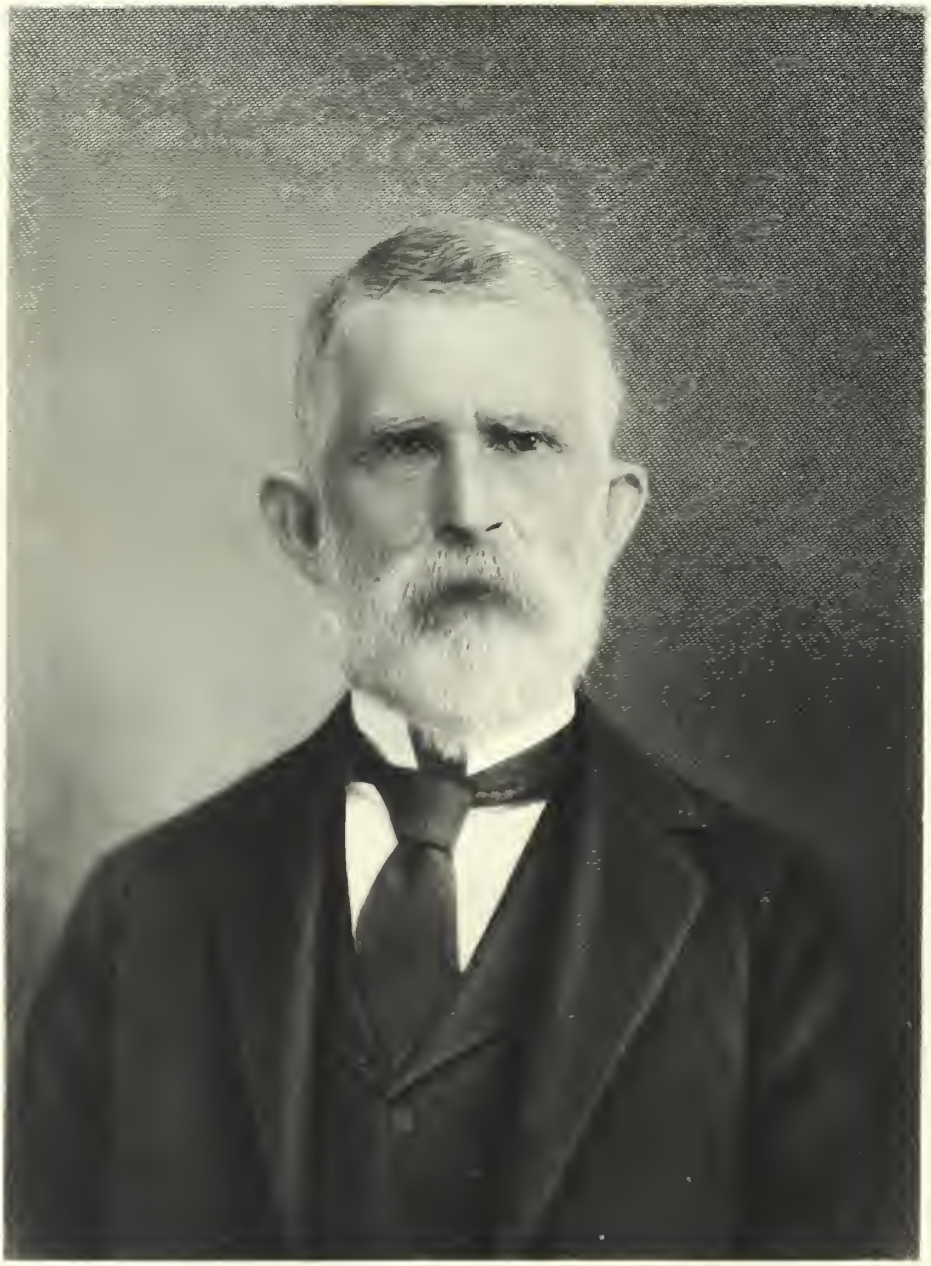
THE late Charles Lewis Townes, Minter City, Mississippi, and Memphis, Tennessee, although stricken fatally with an acute disease when in the midst of apparently good health and only a few years after having reached his majority, had already earned the reputation of being one of the best planters of cotton in the Mississippi Delta. He was born at Minter City, February 6, 1889, the son of Charles Lewis and Mary (Harper) Townes. The senior Mr. Townes had been one of the pioneer settlers of the fertile lands along the Tallahatchie River. He acquired large holdings of wild land near Minter City at an early date and for a number of years was one of the most potent factors in the wonderful development of that rich section. He gave the son every advantage in the way of education in order that he might be able to occupy, without embarrassment, the station in life to which he was entitled. When only twelve years of age the lad went to the Webb Brothers School at Bellbuckle, Tennessee, where he remained until 1905, receiving a mental training and acquiring habits of thought and of action which were of great value to him throughout his entire life. In the meantime the father had moved to Memphis, where he spent the remainder of his life and where he was one of the conspicuous and active figures in the growth of Memphis for a number of years, and one of its most substantial and highly respected citizens. Here the youth attended the Memphis University School and then he went to the University of the South at Sewanee, Tennessee. From there he went to Harvard University, where he finished his education with the degree of master of arts by the time that he was twenty-one years of age. He was in position to select for his career any line. Mr. Townes chose to follow the footsteps of his father and the traditions of his family. The life of the southern planter with his broad acres appealed to him. Having spent his early life on the plantation, the routine of the work there was not new to him, but he also saw the other end of the game—the marketing of the crop to the best advantage. Hence, before he assumed the direct management of the plantation, he spent a season in the cotton office of F. M. Crump & Company, one of the most progressive of the cotton buying and shipping firms of Memphis. At the end of that time he moved to the plantation near Minter City, where he immediately became recognized as one of the most successful planters in that section of big men, cultivating some five thousand acres. During the World War, he gave freely of his time to his government, serving in 1917 and 1918 as fuel administrator for Mississippi. Mr. Townes and Miss Evelyn Pope of Memphis were married, December 29, 1917. She and a son, named for the father, survive him. Mr. Townes died of the influenza October 15, 1918, while on a visit to Memphis.

H. H. Reese

THE late Hubert Holt Reese was probably the most successful cotton broker and certainly one of the best financiers and most attractive man in Memphis. He was a native of Virginia, having been born in Bedford County, November 12, 1858, the son of John and Sallie (Holt) Reese. As a lad he worked on his mother's farm in Bedford County and received his education in private schools until he was eighteen years of age when he went to Norfolk and began his career as office boy for the Reynolds Brothers' Cotton Company. During his stay in Norfolk, he and two other young friends, Jacob Axson Evans, now of Memphis and Fergus Reid, made a cruise an a sailing vessel to Liverpool. Later in life Mr. Reese made from Memphis a trip abroad in far more style. After a few years with the cotton company in Norfolk, Mr. Reese went with the Seaboard Cotton Compress Company, of which he soon became manager. During the time that Mr. Reese was connected with the Reynolds Brothers' Cotton Company, Theodore H. Price also became a clerk in the same office. Later, when the firm of Hubbard, Price & Company was organized in New York, Mr. Price offered Mr. Reese the position of the firm's representative, first in Macon and later in Savannah, Georgia, where he remained until 1889, when Mr. Price withdrew from the firm and it became Hubbard Brothers & Company. Mr. Reese by that time had become one of the best posted men in the South in the cotton commission business. He brought that experience, coupled with a most attractive personality, sterling honesty and a high degree of efficiency with him to Memphis in 1889 as the representative here of Hubbard Brothers & Company. He retained that position and maintained that high character until his death here, February 16, 1916. Since that time the business has been conducted on the same plane by his only son, Hubert Kearsley Reese. Mr. Reese opened the first office in that line in this important cotton center, was the first and he and his son were the only representatives of that firm here and the office has the distinction of being the only one of great age that has been maintained without interruption through the panics and various vicissitudes of the cotton market during the past thirty years. Mr. Reese was always active in any movement for the upbuilding of Memphis, both materially and socially. For years he was a director in the old Mercantile Bank, having resigned prior to its collapse. He was also a director in the Memphis Terminal Corporation and a member of its executive committee, and president of the Union Land & Improvement Company. He was one of the veteran members of the Tennessee and Chickasaw Guards clubs and a charter member of the Memphis Country Club. Mr. Reese and Miss Rebecca Kearsley were married January 30, 1889, in Charlestown, West Virginia. She and their only child, Hubert Kearsley Reese, survive him.



W. W. Reese



H. H. Swan

H. N. Pharr

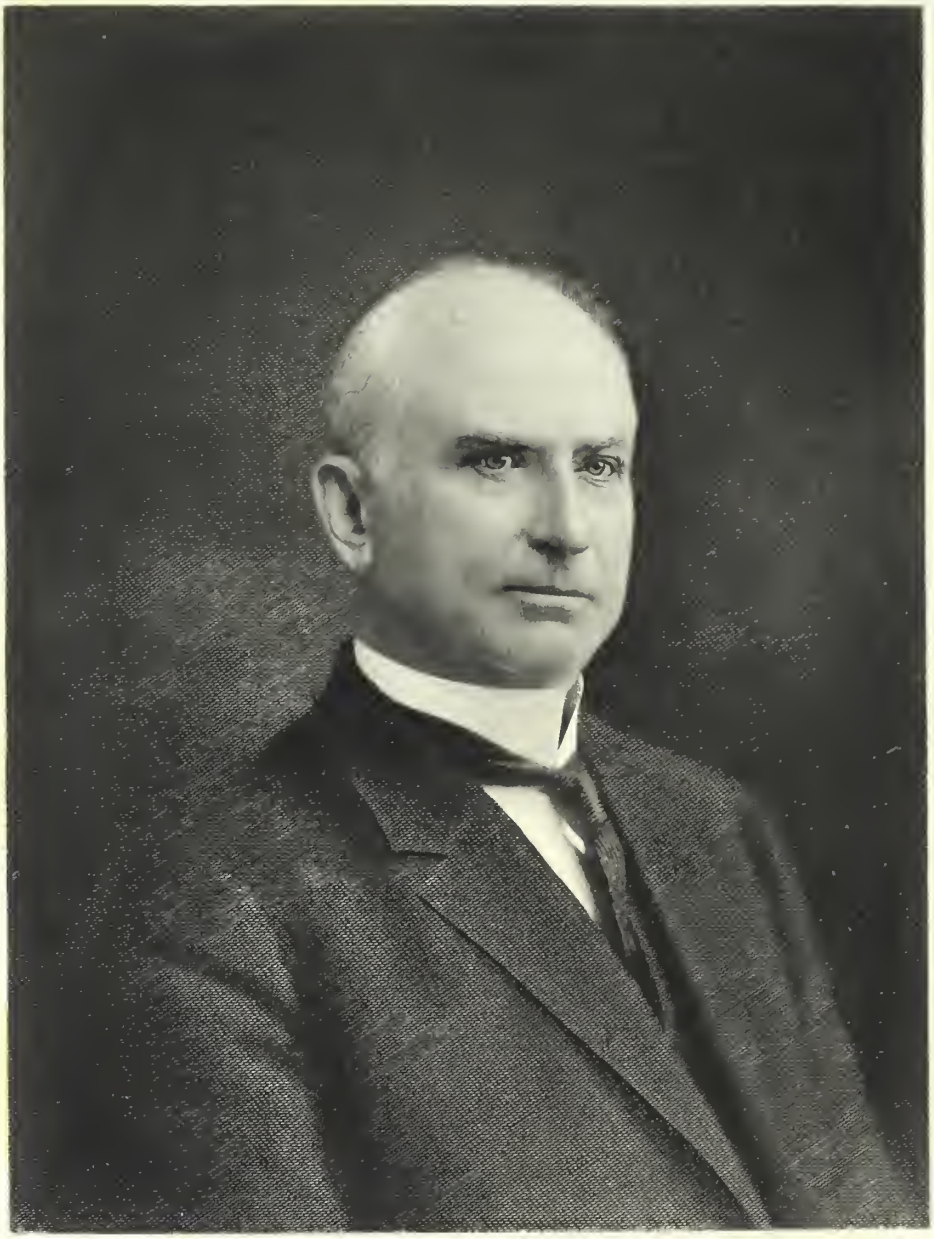
THE late Captain Henry Newton Pharr, in his conception of the St. Francis Levee system, rare tact and untiring energy in organizing it, leadership in maintaining the organization through its early disasters, and engineering skill and sterling honesty in locating and constructing its line from New Madrid, Missouri, to the mouth of the St. Francis River, did more for the wealth and glory of the State of Arkansas, and for Southeastern Missouri than any other man has done, and there was no desire on his part for any profit beyond that which would accrue to the alluvial basin at large. Captain Pharr was born in Cabarrus County, North Carolina, March 5, 1834, was reared near Raleigh, Shelby County, Tennessee, and died October 20, 1897, at LaGrange, Arkansas, where his home had been for years. Captain Pharr's great-grandfather, Walter, migrated from Ulster County, North Ireland, to North Carolina, via Lancaster County, Pennsylvania, in 1763, and fought in the Revolutionary War. He and his wife were Scotch-Irish Presbyterians. Captain Pharr's father, Robert Pharr, married Agnes Allen in Carolina and moved to Tennessee in 1838. When but a mere lad, the father died and the real leadership of the family was assumed by Henry Newton. He got the best education that he could at the common schools in his vicinity and managed to attend the college at LaGrange, Tennessee, where he had in a French teacher, a most efficient tutor in mathematics from whom he learned both the science and the language. He pursued this science, first as a land surveyor and then in its higher branches, until he became one of the leading engineers in the country. At the outbreak of the Civil War he enlisted in a company of the Rangers of Des Arc, Arkansas, where he then resided, was wounded under Sterling Price at Wilson's Creek, recuperated at home, rejoined the army, as an engineer officer fortified Island No. 10, became captain of Company B, Third Engineer Regiment, Cheatham's Division, Hardee's Corps, Johnston's Army, C. S. A., and remained for the surrender at Bentonville, South Carolina. Returning to Tennessee, he hauled cotton, farmed the Pillow place near Helena, bought a place near LaGrange, Arkansas, worked as an engineer on the Lower Yazoo and Louisiana levees, assisted in the construction of many railroad lines, bought in 1886 some 3,500 acres of land in Lee County, Arkansas, from 1890 to 1893 canvassed the owners of 2,500 square miles in Arkansas and 1,000 in Missouri in the St. Francis Basin, converted them into levee men, was first president of the preliminary organization, and, until his death, the chief engineer of the St. Francis levee boards of both Arkansas and Missouri for its levee line of two hundred and eighteen miles. Captain Pharr and Miss Stella Hoggue Scott were married September 1, 1870. Their only living child is Harry Nelson Pharr, his father's worthy successor in levee work.

Leopold Marks

THE late Leopold Marks, for whom the City of Marks, Mississippi, is named, was one of the most remarkable men developed in and who helped so greatly to develop the Mississippi Delta. As a youth he fled from his native city of Labau, West Prussia, to escape service in the German Army and in search of the freedom and opportunities of the United States, landed in New York at the age of seventeen years with eighteen cents in cash, knowing neither the language nor any man who lived where it was spoken, was main factor in creating a great county of which he was the first representative, aided in building its main city which bears his name, and died leaving a posterity worthy of its ancestry, six thousand acres of magnificent land and a spotless name revered by all who knew him. Mr. Marks was born February 7, 1851, the son of I. Marks, a merchant and planter. He was educated in the grammar and high schools in Germany. In New York he worked long enough to be able to furnish a pack with jewelry which he peddled across country until he reached Friar Point, Mississippi, and went thence across the Delta to where Marks now is. There he bought a small trading boat which plied the Coldwater River. He had vision enough to realize that the dense forests of that section would not be neglected while the world needed lumber and that the fertile banks of Cassidy's Bayou and Coldwater River could not long lie idle if people were to be clad. He bought at forty cents per acre, and even less, lands that became worth $300 to $400 per acre. Later he opened a store at Marks which grew into a tremendous business and for years was the main trading point for a big scope of country. His mercantile and planting business grew so rapidly that for years prior to his death he was the leading man in the big Delta territory east of Clarksdale. In 1877 he took such an active and efficient part in the organization of Quitman County that he was sent as its first member of the State Legislature, where he served for eight years. He was a strong advocate of an adequate levee system and served for years as a commissioner for the Upper Yazoo district. When the Yazoo & Mississippi Valley Railroad started to build its line from Lake Cormorant directly to Tutwiler, he gave without cost the right-of-way through his plantations and ten acres of land in Marks, without cost. In fact, he was a leader in thought, in time and with his money in every movement for the improvement of the county. Liberal almost to a fault, no worthy cause or needy person failed to receive his beneficence, and during his entire career he made it a point to provide work for any one who wanted it. He and Miss Pauline Marks were married in 1875. They had five sons, Sam M., Henry H., Marcus L., Maurice I. and Robert F. Mrs. Marks died in 1900 and he married Miss Sadie Whitehead. Their children are Edwin and Lucille.



T. Edwards



James P. Kelarke.

J. P. Clarke

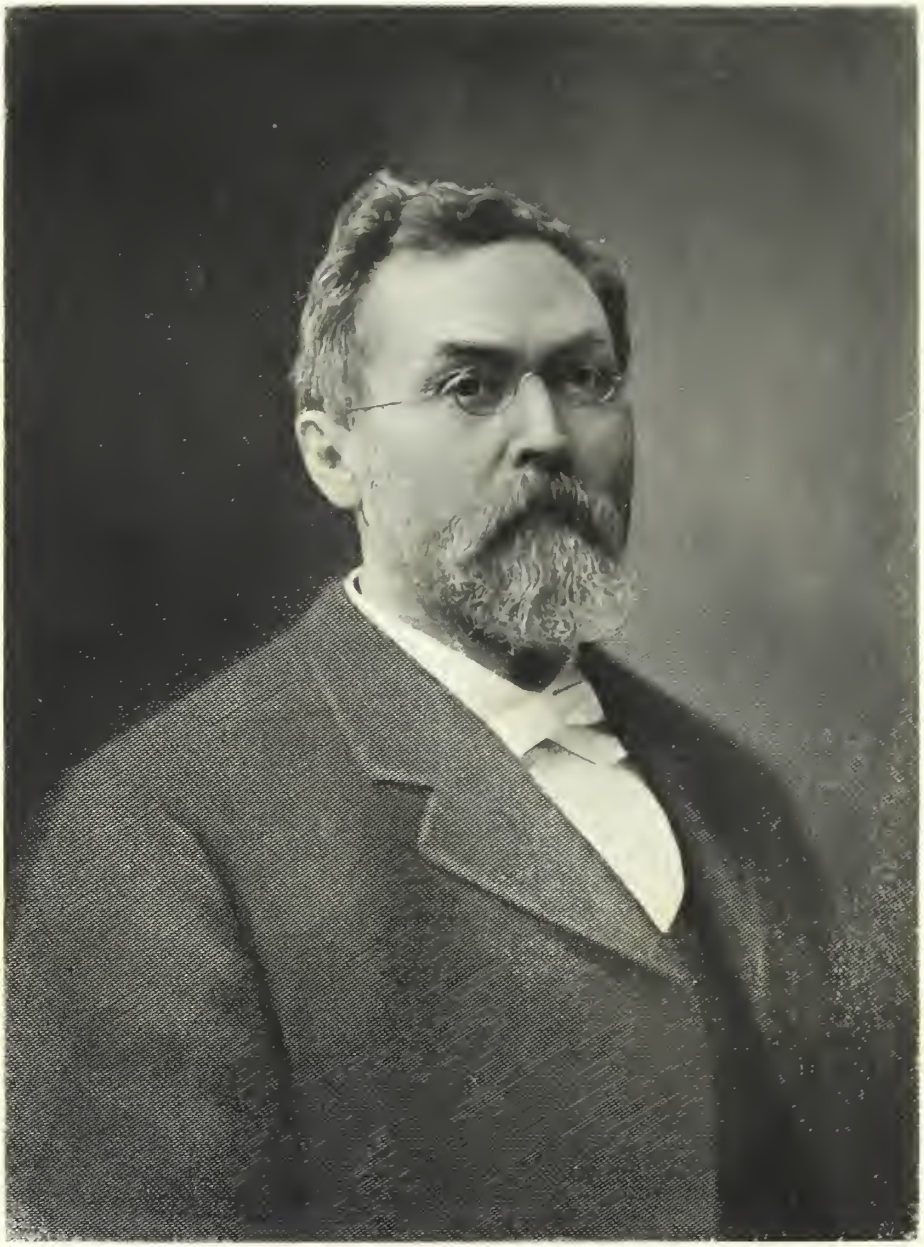
IN THE death of Senator James Paul Clarke, October 1, 1916, the State of Arkansas suffered a loss which she immediately recognized as that of one of the two greatest citizens in the entire history of the State by erecting his statue in the National Hall of Fame. Senator Clarke had served his adopted State as a member of the lower house of the legislature, state senator, attorney general, lieutenant governor, governor and senator in the national congress. He was born in Yazoo City, Mississippi, August 18, 1854, the son of Walter J. and Ellen (White) Clarke. He received his early education in Mississippi and in 1878 was graduated from the law department of the University of Virginia. In the following year he entered the practice of his profession in Helena, Arkansas. From the beginning he took high ground as a lawyer and maintained that position until the time of his death. Although the major portion of his time was consumed in politics, in which all of his ambitions were fulfilled, he was at all times a leader at the bar of Arkansas and during his three terms in the United States Senate recognized as the equal of any lawyer in that body. He had been a resident of Arkansas but seven years when he was elected to represent Phillips County in the Legislature in 1886. Upon the expiration of that term he was elected to the State Senate for the four-year term, during the better half of which he was president of that body and as such really lieutenant governor. He passed from that position, in 1893, to that of attorney general of the State and in 1895 assumed the governor's chair. Declining a renomination, he challenged Senator James K. Jones for the United States Senate without success, and the next six years practiced his profession of law in Little Rock, at the expiration of which time he easily succeeded Senator Jones, taking his seat March 4, 1903. He was twice re-elected by his constituents and took such high rank in that august body that when the Democrats regained control of it he was chosen its president pro tempore, and again elected to that position. This honor was not in recognition of pure party service, for where he deemed a principle involved he could not submit to his party's dictation, as shown by his support of the measure for direct election of senators; opposition to the ship-purchase act and the eight-hour act, and support of the Panama Canal act. It was purely in recognition of his sterling integrity, scholarly attainments and unquestioned honesty. He was independent of any person, faction or influence in his seeking of office, his campaign for election and his course after election. Popular clamor passed by, not into, his ears. His only guide in office was what was right, just, honest and honorable, and he never sought the advice of any man in determining these points.

G. T. Brodnax

THE late George Taylor Brodnax, who built up in Memphis the largest jewelry and diamond business in the Mid-South, and whose mail order jewelry business at the time of his death was the largest in the United States, was born April 9, 1869, in Mason, Tennessee. He was the son of Richard Thomas and Sallie (Taylor) Brodnax, having come from two most cultured familes. He attended the pubilc schools in Mason and later finished his literary education in the private school of Judge James Byars in Covington, Tennessee. Later he took a business course in Memphis, and also a course in telegraphy. When Mr. Brodnax was fifteen years of age his father, who had been an extensive planter and large merchant, died. It was at the lowest ebb in the tide of finances in West Tennessee and the family estate was wiped almost entirely away. Mr. Brodnax accepted a position as telegraph operator at Hernando, Mississippi, but soon returned to Memphis, where he was connected for three years with the jewelry firm of C. L. Byrd & Company. Then he went into the bicycle business, but after a few years returned to the Byrd firm, where he remained until 1897. By that time he had saved $3,500 and with that modest capital he entered on his own account into the jewelry business in which line he had become thoroughly proficient. He was soon joined by Mr. T. J. Deupree who, until his untimely death, was a strong factor in the upbuilding of the business. From this modest start has grown the present extensive business which bears the name of Geo. T. Brodnax, Inc., and stands out as a monument to his undaunted courage, remarkable ability as a merchant and absolute honesty. His geniality was apparent in every position, and at all times a pleasant greeting and a hearty smile were ready for his humblest employe as well as for the most valued patron of the store. Mr. Brodnax never sought or held any public office, but during his entire business career he was active in every movement for the upbuilding of Memphis and the surrounding territory. He was a man of boundless energy, clean-cut and aggressive in business, but of a kindly nature so that he could be approached at any time as a genuine friend, while his wide range of travel both for business and pleasure had broadened him into a cosmopolitan. He was a member of the Chamber of Commerce, Tennessee Club, Memphis Country Club and Colonial Country Club, having been president of the last named organization at the time of his death, February 19, 1917. Mr. Brodnax was married June 20, 1894, to Miss Lucy Watkins, daughter of Dr. Thomas Richard and Sue (Cannon) Watkins, both old and refined families. A kind and indulgent father and loving husband, his home life was ideal. Their children are: Sue, later Mrs. Jobe and now Mrs. Wilkins Williamson; Frances Margaret, now dead; George Taylor, and Lucy Virginia; and grandchildren, Andrew K. and Margaret Jobe.



Geo. T. Brodnax.



E. Witzmann

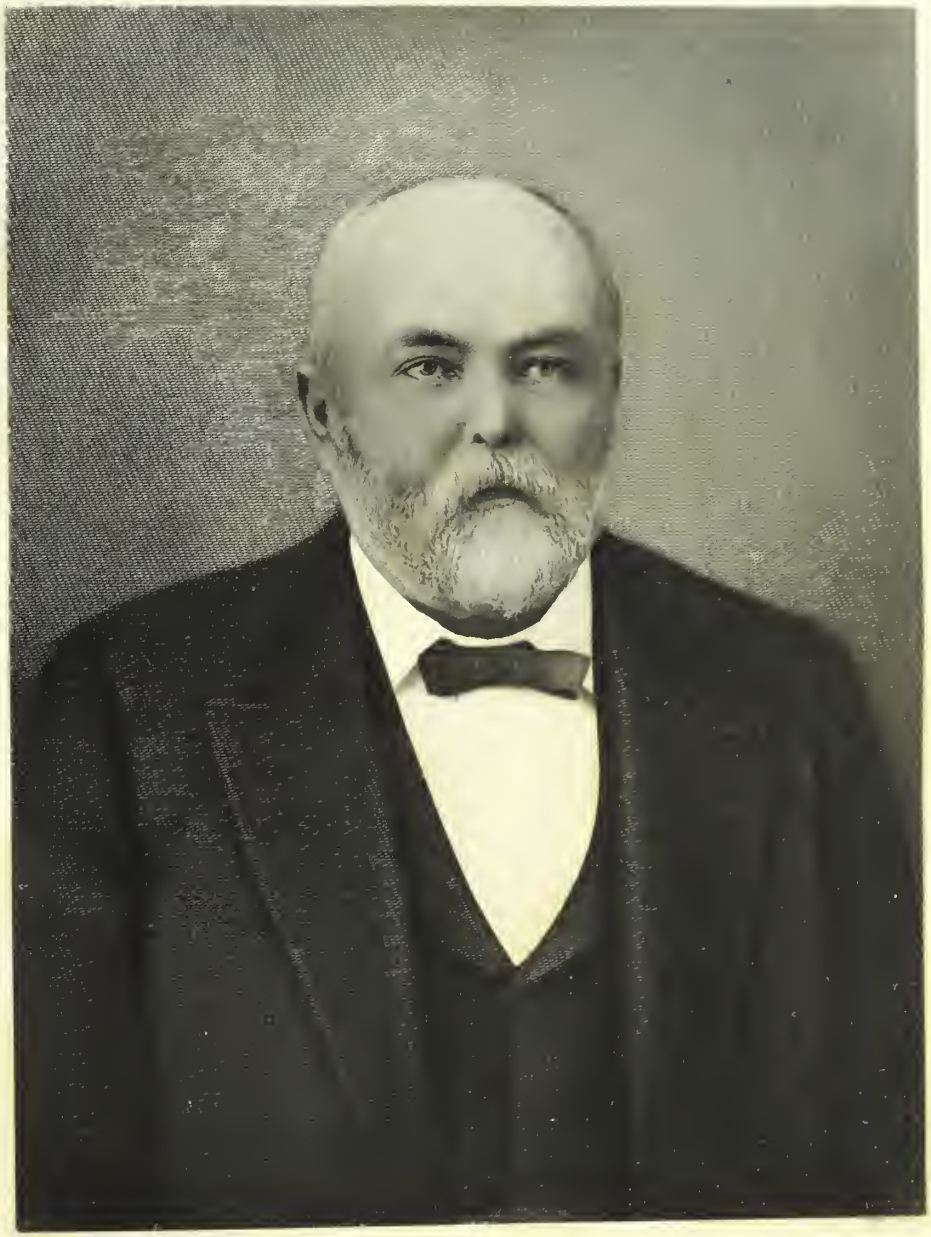
E. Witzmann

THE late Emile Witzmann, for half a century a resident of Memphis, Tennessee, and one of its most scholarly citizens, leader in developing in the Mid-South a love for and taste in music, pioneer dealer in all that pertained to music, and successful business man, was born in Kranichfeld, Germany, August 7, 1841, the son of Frederick and Mary Witzmann. Of an artistic temperament, he studied music and languages in Dresden until he was sixteen years of age, making marked progress. At the end of that time he became dissatisfied with the trend of thought and government in Germany, and left for freer lands—lands offerings greater opportunity for the individual. He went first to London, where he remained for two years as an advanced pupil and at the same time a teacher of music and languages. In England he formed a close friendship for Mr. William Keen King, which later had much to do with Mr. Witzmann's career. From 1859 to 1866, Mr. Witzmann lived in Paris, where he perfected himself in music, became an accomplished linguist and an experienced teacher of both. In the meanwhile Mr. King had come to the United States and for some years escorted parties of young men, largely from the Mid-South, on trips abroad, spending much of their time in Paris. There he and Mr. Witzmann became more intimate, and Mr. Witzmann, through him, met many youths from the Memphis territory who later became the leaders in this section. In 1866, Mr. Witzmann decided to come to America with Mr. King and came directly to Memphis. His talent for music and his thorough proficiency in seven languages were quickly appreciated by Memphis and he soon had large classes in both studies. After a time he began buying such pianos as were offered on the market and renting them. This became such a profitable side line that in 1872 the foundation for the present firm of E. Witzmann & Company was laid when Mr. Witzmann rented as a wareroom for his pianos the building at No. 103 North Second Street, the first and finest iron front building west of Pittsburgh. His reputation for honesty and integrity, his wide knowledge of music and large acquaintance gave him an excellent natural clientele and soon he began to add the sale of new musical instruments to his rental business. This grew so rapidly that at the end of two or three years, Mr. Witzmann decided to go permanently into the piano business. He bought the building at No. 99 North Second Street, moved into it and later bought the original home of his business together with the intervening building. There the business grew to be a real institution of this section, containing "Everything Musical." Mr. Witzmann was married December 30, 1885, to Miss Susan Lang Wade, who still mourns his death, which occurred November 22, 1914. Their children are Miss Mary Louise, now Mrs. Frederick O. Gamble, and Henry W. Witzmann.

Col. R. F. Abbay

THE death of Colonel Richard Felix Abbay of Commerce, Mississippi, in Memphis last year, removed from the Upper Yazoo Delta one of its oldest, most highly respected, most influential, most progressive, most useful and wealthiest citizens. Colonel Abbay was literally a pioneer of the Delta, having gone there in 1838 with his parents, when a mere babe in arms. The family was a distinguished one of Middle Tennessee, having come there from Virginia at an early date in the history of Tennessee. Colonel Abbay's father had seen the possibilities of the Mississippi Delta in the early thirties and bought at what is now Commerce from the Indians a tract of high sandy river bank land in 1832. The family went back to Nashville, Tennessee, in 1838, where Colonel Abbay was born on July 9 of that year. But the family returned to the Delta as soon as possible, and there Colonel Abbay grew up until time to begin taking an education. Then he went back to Middle Tennessee and received his early coaching from Mr. Crocker of White's Creek Springs in Davidson County. He finished his literary education at Cumberland University, Lebanon, Tennessee, at the age of nineteen years. It was the custom then among the cultured families of the South for every young man to educated in some professionfi and hence Colonel Abbay returned to Tunica County, Mississippi, read law under General James R. Chalmers, and for a time pursued his profession, but gradually abandoned it for planting, and, upon the death of his father, took over entirely his interests. The business grew from the start and later under the firm name of Abbay & Leatherman, it became one of the strongest in the Delta, cultivating some five thousand acres. Colonel Abbay served his state with signal honors for nearly forty years in one or the other houses of the state legislature. Real development of the upper Delta counties and those of the lower back Delta was out of the question without protection from the frequent floods. Colonel Abbay's ability in the legislative halls were of inestimable value, not only to his Tunica-County constituency, but to the Delta at large, especially in the matter of framing and enacting the levee laws, as well as in general laws. Later he took a very active part in the further development of the Delta lands through drainage and improvements in the road systems. As an appreciation for his legislative speech which won the Chickasaw School fund fight, he was presented with a gold-headed cane and called "the Chickasaw Chief."

In fact, for more than half a century there was no movement originated for the betterment of his community that he was not a leader in if not the head of. He was president at the time of his death of the Irwin-Leatherman Cotton Company of Memphis, owned largely by himself, his sister, Mrs. M. S. Leatherman, and his nephew, S. R. Leatherman. His death occurred June 5, 1919, in Memphis, and the remains were interred in the old family lot at Nashville.



R. P. Abbay



C. F. McCrum

C. T. McCraw

IN THE death of Charles Thomas McCraw at his home in Braden, Tennessee, on the morning of April 15, 1920, Fayette County lost a most useful and respected citizen and Memphis a most substantial and successful business man. Mr. McCraw was born in Burnett County, Texas, some sixty miles from Austin, in the year 1856, the son of Dr. Thomas Miller and Mary Elizabeth (Ballou) McCraw. When Mr. McCraw was only three years of age the family moved from Texas to Virginia, settling in Halifax County, and it was there that he grew to manhood. He attended the public schools in Halifax County, but at the age of fourteen years his strong bent for merchandising had developed to the point that he went to work in a store there as a clerk. He remained there until he was twenty-one years of age, and then he moved to Tennessee, settling first on the farm of Colonel John Gallaway near the station on the Louisville & Nashville Railroad named for him. Re remained there for eight years, and in 1885, with his brother, Mr. J. W. McCraw, he moved to Braden, the next station east, where they went into business under the firm name of C. T. McCraw & Company, doing a general mercantile and ginning business. Mr. McCraw lost his left arm in the gin during the ginning of the first bale of cotton, but his power was in his brain and not in his brawn, and the loss of the arm did not deter him in his career. The firm of C. T. McCraw & Company was not a large one at the beginning, but it had in it integrity, capacity, sound judgment and a vision of the future for West Tennessee which few possessed and fewer were able to take advantage of. At a time when so many of the stores, both in the cities and smaller towns of this section of the country went down in the general depression, Mr. McCraw's firm continued to expand and to become more solid. Most of the land owners in his section wanted to dispose of their holdings. Mr. McCraw realized their ultimate value and as his profits increased he became a steady investor in the nice rolling lands of the northwest section of Fayette County. He continued this policy even after the others saw that the lands were a good investment and prices began rising. At the time of his death he owned some six thousand acres, all of it worth many times more than it cost him. In 1901, Mr. McCraw with Mr. P. A. Perkins and Mr. E. F. Webber, formed the McCraw, Perkins, Webber Company, which still exists as one of the strongest cotton factoring firms in Memphis. Five years later the Currie-McCraw Company started its successful wholesale grocery business in Memphis. He was also president of the Bank of Mason. With the success of all of these institutions, Mr. McCraw retained the same democratic, pleasant and unassuming manner. Mr. McCraw and Miss Mary McCraw Wright were married in Farmville, Virginia, December 11, 1881. She died in 1886, leaving one child, Miss Mary Elizabeth McCraw.

R. J. Darnell

THE late Rowland Jones Darnell, Memphis, Tennessee, was one of the pioneers of the lumbermen of the North who realized the value of the Southern hardwoods, one of the first to move South and take advantage of the situation and for a number of years one of the largest operators in that line and one of the most successful manufacturers in the United States. Mr. Darnell was born in Freedom, Indiana, December 9, 1854, the son of Isaac Armour Mark Warner and Emmaline Jones (Rowland) Darnell. He went to the public schools of Freedom and of Spencer, and at the age of sixteen years he entered the University of Indiana at Bloomington. However, he remained there but a short time and went to New York, where he went to work for I. T. Williams, an extensive dealer in lumber in that city. He remained there for some time and then returned to Indiana, settling first in Indianapolis. This was about the time that the giant forests of forked leaf white oak which the Indiana people of the previous generation had thought inexhaustible and which had been generally classed as the best in the United States began to become scarce, and the ones of them who had vision began to turn to the South for the future supply of the United States in the hardwood line. Mr. Darnell came South in 1881, settling first at Curve, Tennessee. The following year he came to Memphis and erected a saw mill here under the name of I. M. Darnell & Sons. In 1897 he went into the lumber and milling business for himself, later incorporating his business as R. J. Darnell, Incorporated. Both while connected with the original firm and later in business for himself, Mr. Darnell was one of the most daring, active and successful operators in the Mid-South. He was quick to grasp the value of the primeval forests of the Mississippi Delta, where up to that time the majority of the owners of timber land considered the timber a liability rather than an asset, an expensive obstacle to be removed to make way for planting cotton. One of the early large purchases was a large tract of land in the upper portion of Quitman County, Mississippi, about the time that the railroad was built directly from Lake Cormorant to Tutwiler, the present station on that road being named Rowland, for Mr. Darnell. Later he acquired a large tract near Leland, Mississippi, and still later, a tract magnificently timbered near the confluence of Yocono and Tallahatchie Rivers in Mississippi. For the manufacture of the timber off the latter tract, Mr. Darnell built the Batesville & Southwestern Railroad and erected a large mill at Batesville. During all of these large operations, Mr. Darnell lived in Memphis and was active every moment for up-buiding the city. He and Miss Mathilda Johanna Louisa Taenzer of Hancock, Michigan, were married January 6, 1885. Mr. Darnell died June 10, 1916.



P. J. Barrett



Thos. R. Jones

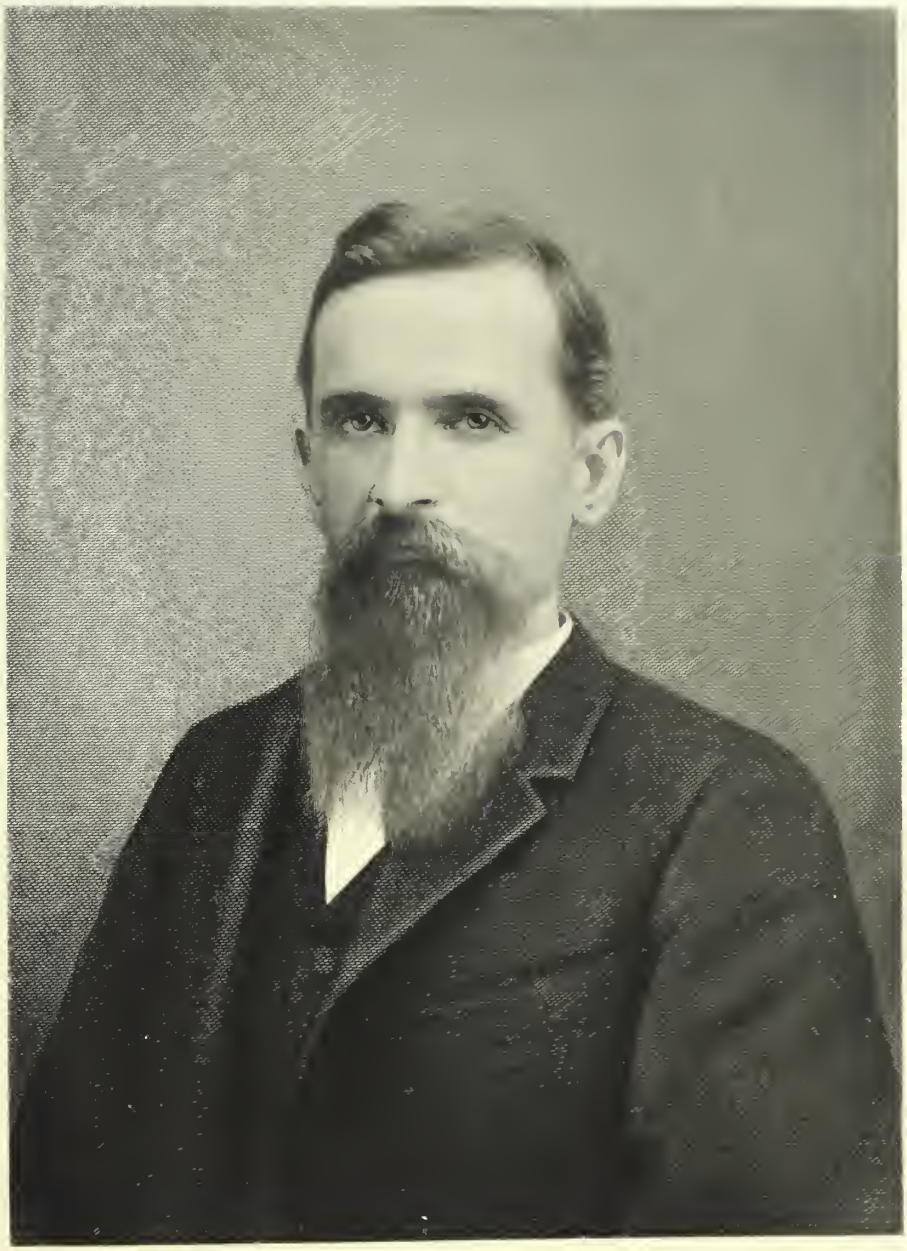
T. E. Avent

THE late Thomas Edward Avent, Minter City, Mississippi, for half a century one of the leading factors in the development of the upper portion of Leflore County and Sunflower County, Mississippi, was one of the early pioneers who brought system and order out of chaos and converted the wilderness into the garden of today. He was born in Halifax County, North Carolina, April 20, 1836, the son of Benjamin Ward and Mary (Eley) Avent. In 1851 the family migrated to Water Valley, Mississippi, and Mr. Avent grew up there. He joined the Confederacy at the first call, becoming a member of the 115th Mississippi Infantry, attached to the brigade of General Walthall, the equal of any under the Stars and Bars, as indicated by the fact that General Forrest called for General Walthall to help him save the wreckage of Hood's army in the retreat from Nashville to the Tennessee River. For a year and a half Mr. Avent was a scout under General Walthall and it was during that time that the general showed his appreciation of his daring. A blind woman has knitted a pair of socks and sent them to the general to be given by him to the bravest man in his command. General Walthall presented them to Mr. Avent. He was wounded at the battle of Fishing Creek, but after a short furlough returned to the colors, spending the last two years of the war as a member of Forrest's Cavalry. After the surrender at Gainesville, Alabama, he returned to Yalobusha County. He was married January 24, 1865, to Miss Eliza Fisher, daughter of Judge E. S. Fisher, a distinguished lawyer of Coffeeville. Judge Fisher was attorney for Mrs. Evans and administrator of a tract of land which she owned at Palo Alto on the Tallahatchie River, near the line of Leflore and Tallahatchie counties. Soon after their marriage Mr. Avent and his young bride moved down to the Delta and took charge of that place. A few years later Mr. Avent bought what now is known as the Rack Rent place, in Leflore County, four miles from Minter City. There he began a vigorous fight against the wildest of both animal and vegetable life for the reduction of that fertile land to a state of cultivation. The timber was virgin and the dense canebrakes abounded with bears, wolves, deer, panthers and catamounts which preyed on his crops, garden and domestic animals. Mr. Avent's energy, courage, capacity for organization and integrity showed from the first and he soon began adding to his original plantation by purchases of adjoining lands, both in Leflore and later in Sunflower County, which he cleared up until he became one of the leading planters of that section of the Delta. In 1915 he bought a large plantation near Rayville, Louisiana, and went there to take charge of it. He died there in January, 1918, after an illness of only a few days, thus ending a long, useful and honorable career, and being survived by eight children.

G. K. Smith

"His God created him with a true perception of man's right to man and he lived following this light with firm faith in the Savior's reward in eternity for so doing."

THIS inscription upon the tall marble shaft marking the spot where the mortal remains of the late George Kinnebrew Smith lie in the cemetery in Indianola, Mississippi, is a marvelous summary of the life of that truly great man, usually referred to as "the father of Indianola." Mr. Smith was born in Yazoo County, Mississippi, December 25, 1844, the son of Edmund and Ann (Burris) Smith. When the lad was but six years of age his father moved to Sunflower County, where there was then no school, but close private study and wide reading made of Mr. Smith a man of unusually broad information. He was the youngest of a large family whom his father brought to the wilderness with his slaves, first getting out timber and rafting it down Sunflower River and then clearing land and planting cotton. He built the first house in that section of the country which was painted and it was known all along the Sunflower River as the White House. When the Civil War came on, young George Smith was about to join the army when he had the misfortune to have his right hand shot off while hunting. In the meanwhile his father had died and left to his widow, among other pieces of property, the land upon which Indianola now is situated. This was heavily encumbered and Mr. Smith went to work to save the estate for his mother. He did so with signal success, gradually accumulating lands for himself and clearing them. He became an extensive planter and for many years shipped all his crop and brought in all of his supplies from New Orleans and Vicksburg by boat, as the first railroad (what is now the Southern from Greenville to Greenwood) was built in 1888 from Greenville to the Sunflower River at Johnsonville. The latter point then was the county seat of Sunflower County and Mr. Smith was one of the prime movers in the transfer of the county headquarters to Indianola. Then he cut up his plantation there and sold the lots mainly on long time, even lending money to those who bought in order that they might improve the property. Mr. Smith was a member of the Methodist Church and served one term as a county supervisor. He was married in Memphis December 3, 1873, to Miss Augusta A. Heathman, she also of pioneer Delta stock and a woman of rare refinement and culture. He died, April 27, 1913, in Oxford, Mississippi, leaving five children: Mrs. W. J. Holt, Indianola; Faison H. Smith, Indianola; J. Martin Smith, Clarksdale, Mississippi, and Mrs. Herman Glenn, Oxford; and Edmund B. Smith, who died October 18, 1918.



G. K. Smith



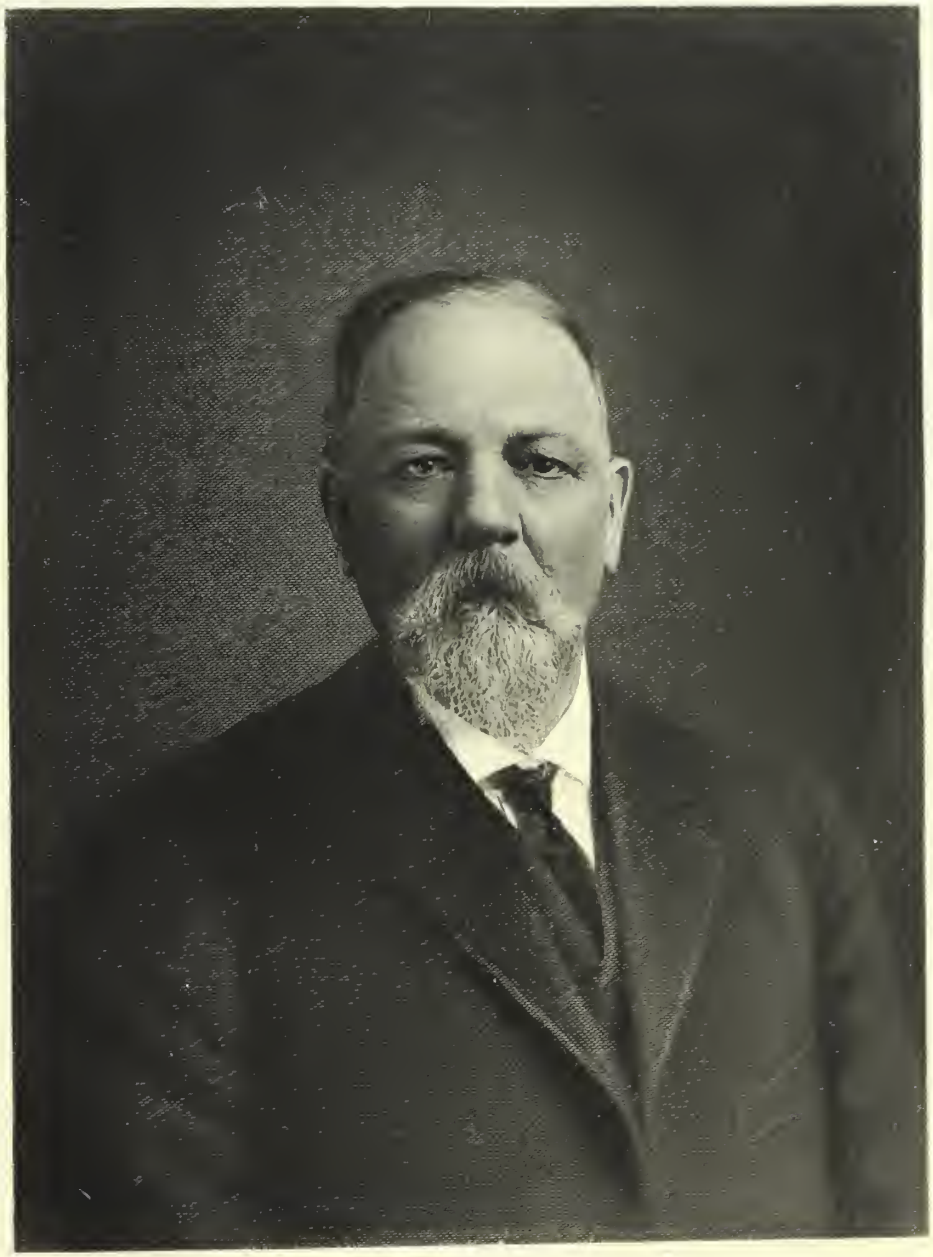
Jas. L. Davies

Dr. J. F. Davies

THE late Dr. James Franklin Davies and his father, Dr. James Frazier Davies, were pioneers in the development of Northeastern Arkansas, both materially and in the lines of culture, education and refinement. Both were men of literary education, thoroughly schooled in the profession of medicine, of gentle manners and such force of character as to make their influence felt in their communities. The elder Dr. Davies was a graduate of the Philadelphia Medical College, which in its day stood at the head of American institutions in that line. The younger Dr. Davies was born in Fairmont, West Virginia, May 19, 1825, his father having moved there from France and his mother being Margaret Fleming, daughter of Benona Fleming, who came from Scotland. The family was one of wealth in West Virginia. In 1850 both the father and son moved from there to Northeast Arkansas, settling in Greene County, where the senior doctor died in 1863. The son had taken his literary education in West Virginia and after moving to Arkansas he took the course and received his degree as doctor of medicine. Returning to Greene County, he practiced his profession and acquired large tracts of land. He was elected in 1854 to the State Senate when the trip had to be made by horseback to Little Rock. He was one of the most distinguished and useful members of that body. When the South seceded, Dr. Davies promptly enlisted as a surgeon, but later organized a battalion of fighting men which he commended with daring bravery until it was consolidated with Colonel Solomon G. Kitchen's regiment, in which Dr. Davies served as major until the surrender. Then he moved to Mississippi County, Arkansas, where he spent the rest of his useful life at Golden Lake until he died there in April, 1880. He was one of the most conspicuous men there, as he had been in Greene County, and in 1872 was elected from Mississippi County to the State Senate. While he was a member of that body the Black Hawk War occurred and he was an active factor in that affair. At Golden Lake he conducted the Davies Mercantile Company in addition to his practice as a physician and surgeon. In both commercial and professioinal life he was eminently successful. His ingenuity in the pioneer days was shown by saving the life of a wounded lad by irrigating the wound through the use of a barrel of water in the loft and a cane leading down from it. Dr. Davies was a Mason of high rank, being a member of the Grand Lodge. He was also on the State Medical Board in 1871. He and Miss Elizabeth Duckworth were married in Greene County in 1853. She was the mother of two children, Cora and Ella, afterwards Mrs. W. K. Harrison, both dead. This wife lived but a few years and Dr. Davies was married in 1865 to Miss Victoria Wilson, daughter of Joseph and Martha Wilson, and sister of Lee Wilson. Their children were: Dora (Mrs. J. A. Merrell), James (deceased), Eva (Mrs. J. H. Elkin), and Boaz.

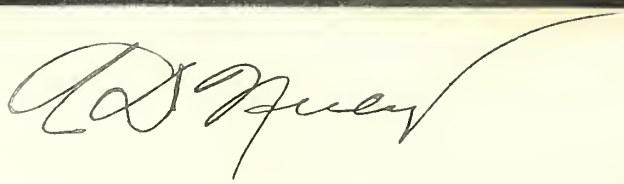
W. T. Lane

THE late William Thomas Lane of Jonesboro, Arkansas, was a worthy and successful representative of one of the oldest families in Craighead County—in fact the family was far older in that section than is the county. He was born December 30, 1850, some ten miles north of where the City of Jonesboro now stands, and died in Jonesboro August 4, 1916. He was the only son of William Thomas and Mary (Hughes) Lane. The elder Mr. Lane was of the most sturdy Illinois stock of the early times and while a resident of that state was an officer in the militia and held his commission which was signed by General Andrew Jackson. The blood of the pioneers was so strong in his veins that in 1840 he emigrated from his Illinois home to what then was about as wild a country as could be found, near the foot of Crowley's Ridge and near enough the St. Francis River to use that stream. He was a contemporary of Rufus Snoddy, Daniel O'Guinn, Yancey Broadaway, Joshua Grinder, John Hamilton, Asa Puckett, Eli Quarles, "Uncle" Jack Pierce, John and Thomas Simmons, Perry Osborn, James Stotts, Hardeman Puryear, D. R. Tyler, the McCrackens, Elias Mackey, Henry Powell, William Q. Lane, John Anderson, and Christopher and George Cook. The elder Mr. Lane erected a store and during his residence in Arkansas was both a merchant and one of the pioneers in the business of rafting logs down the St. Francis River to what markets he could find below. That latter business then was just the reverse of what it was later. Then the only trouble was to find a market for the timber. Later it was to find the timber for the market. Then there was no trouble in finding all of the timber that one was of a mind to cut and there was no danger of getting over the line for there was no line. The hazards were equally great for the rafter, both down with the timber and up with the proceeds of its sale—the one from the perils of the elements, and the other from the outlaws likely to be encountered. And no one this side of the Great Divide knows whether the elder Mr. Lane succumbed to the one or the other. All that the widow and little son ever knew was that he left on a trip with a raft and that years later they identified what was left of his mortal remains by a suspender buckle and a timber auger. The widow died soon afterwards and the lad, who later became one of the strongest characters in the county, was reared by his grandmother. His early education was limited, but he had industry, integrity, honesty and courage. He was successful in farming and stock raising until 1880, when he was elected sheriff. His administration of that important office was so efficient that he served six consecutive terms. In 1900 he was chosen cashier of the Bank of Jonesboro and in 1913 became its president, holding that position until his death. He married Miss Martha Thurman December 7, 1887. W. T. Lane, Jr., survives them.



Yours Truly &c
W. T. Lane





A. D. Neely

IN THE death of Allen Davis Neely at Clarksdale, Mississippi, on Wednesday, March 24, 1920, the upper Mississippi Delta lost one of its most active and most successful planters and land dealers, popular in all circles where he was known, and that included not only practically all of the upper Delta of Mississippi, but also a large portion of Louisiana. Mr. Neely was a native Mississippian, having been born in Tallahatchie County, not far from Oakland, June 3, 1874, the son of Allen Gattis and Eliza Adeline Neely. He received an early education in the common schools of his native county, and at the age of twenty years went to work as a clerk in a general store in Oakland, after having put in the intervening years on the farm. His experience, both as farmer and storekeeper gained there, proved of great value to him in his later years in the Delta. After two years in the Oakland store he sought in the fertile lands of the Delta portion of Tallahatchie County, what he realized was a broader field for his ambition than that afforded by the hill section, which at that time was not enjoying the porsperity which later came to it. His first work was at a small salary for Mr. Mike P. Sturdivant at Glendora, in the combination role of bookkeeper and plantation rider. After six months, a better paying position opened over in Washington County with the Richardson interests, and he went there as manager of one of their plantations, continuing in that position until 1901, when he returned to his native county as manager for Mr. Jerry Robinson's plantation at Albin, on Cassidy's Bayou. In 1903 he went with Maxwell & Yerger as manager for their plantation at Mounds, Louisiana, where he remained two years, only to go back to Tallahatchie County. At the end of four years there, he and Mr. Ben. E. Townes formed a partnership to operate plantations in Sunflower County under the firm name of Townes & Neely. The capital of the firm was $8,000, raised on Mr. Townes' endorsement and the energy and ability of Mr. Neely. Such signal success was attained in this venture that in eight years he was able to buy Mr. Townes' interest for $100,000. Now firmly on his feet financially, he bought a plantation in Washington County, which he improved so rapidly that he was able to sell it at a nice profit at the end of the same year. Then he moved to Clarksdale, where he bought the Prairie Plantation from W. D. Corley, which, in turn, he also sold for a good profit. He had developed himself not only into one of the most successful planters in the Delta, but also one of the best judges of what to buy and when to sell—in other words, a man of broad vision. With ample means for any enterprise, he was awaiting an opportunity for a good investment when the end came. Mr. Neely and Miss Tyna Womble were married November 8, 1899, and they were a most devoted and affectionate couple. The union was blessed with five children: Edward Allen, who was educated at Castle Heights School, Lebanon, Tennessee; Mary Byrd, Ellie Maude, Virginia Alline and Frances Elizabeth.

R. L. Jordan

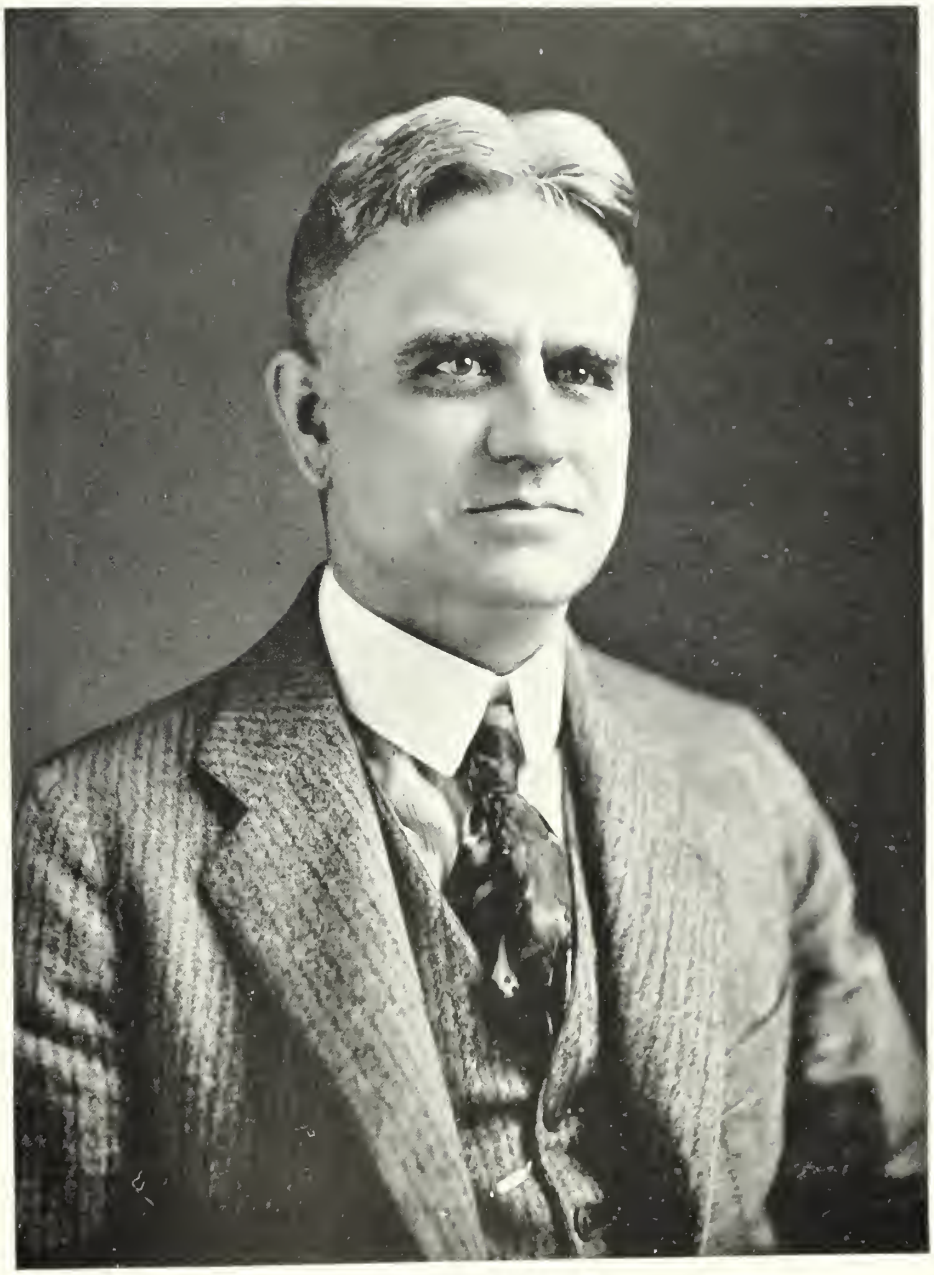
ROBERT LEE JORDAN, president of the Central Cigar & Tobacco Company, and secretary of the Memphis Motor Car Company, Memphis, Tennessee, was born in Milan, Gibson County, Tennessee, April 27, 1866, the son of Doctor Marcus DeLafayette and Martha (Hillsman) Jordan. He attended the public schools of Milan and, when the school was not in session, spent his time working in a retail drug store. At the age of twenty years he was a traveling salesman for drugs. Six years later he formed a connection with large New York manufacturers of tobacco in which line he has been interested ever since and has become the leader in the Mid-South. He traveled for six years selling tobacco to the jobbing trade and covering almost the entire eastern half of the United States, and was rated as one of the best salesmen in that territory. In 1905 he entered the tobacco jobbing line in Memphis under the firm name of Jordan, Gibson & Baum. Two years later this firm was consolidated with the Tom Morton Tobacco Company, and the following year Mr. Jordan became the head of that concern. In January, 1909, the company was reorganized as the Central Cigar & Tobacco Company, with Mr. Jordan as the president. Under Mr. Jordan's direction the company has developed into one of the leaders in that line in the United States. In 1913 Mr. Jordan organized the Memphis Motor Car Company, of which he is secretary. He has also from time to time made large and successful investments in Delta timber lands. Few men in Memphis have given more time than he to the public with no desire for personal reward. Not eligible for military service in the World War, he entered heart and soul into the campaigns to back with money the men in the field. For both the second and third Liberty loans, he was chairman for Shelby County and district manager for Shelby, Tipton and Fayette counties. Mr. Jordan put such a high degree of energy and capacity for organization into the campaign that his territory went far over the top. His success was so conspicuous in these two campaigns that he was induced to become Tennessee State chairman in the campaigns for the fourth Liberty and Victory loans and again sent his jurisdiction far over the top. In fact in the last issue Memphis was conspicuous throughout the United States for both the rapidity and the per cent of her subscription. Mr. Jordan served as president of the Business Men's Club for the 1915-16 term, and it was during his incumbency that the name was changed to the Business Men's Club—Chamber of Commerce. His administration located at the North Memphis Driving Park the first aviation field here and out of this grew the Park Field at Millington. He was active in electing the citizens' city administration in 1919. Mr. Jordan and Miss Louise H. Hardin of Savannah, Tennessee, were married December 20, 1892. Their children are Robert H. and Miss Elizabeth Irwin Jordan.



R. L. JORDAN

J. H. Rudisill

JUNE HOWELL RUDISILL, Memphis, Tennessee, who has done more than probably any other one man to systematize the coal business of the city, was born in Brownsville, Tennessee, February 10, 1876, the son of George Edwin and Emma (Howell) Rudisill. He received his early education in the public schools of Memphis, but at the age of eleven years stopped school and went to work, his first position being with the Milburn Gin & Machine Company. He remained there until 1890 and then went with the Conaway Real Estate Agency, where he had charge of the rental department in 1892, when he left that concern for the Cole Manufacturing Company, where he had charge of that company's city books for three years. Then, in 1895, he went into the coal business, in which in less than fifteen years he became the most conspicuous figure in the city. His first venture in that line was the organization as a new concern of the Rudisill Coal Company. He made such a success of this that in 1906 he organized the Memphis Coal Company. Several years later he and his associates bought the old-established business of Hunt Brothers and organized the Hunt-Berlin Coal Company. He was active in the formation of the Latura, Whitten Coal Company in 1912. Two years later he and his associates acquired the retail business in Memphis of the Galloway Coal Company and organized the Galloway-Eberhart Coal Company. In 1918 they bought out the Pittsburgh Coal & Coke Company. Mr. Rudisill is the president of the Memphis Coal Company, secretary and treasurer of both the Galloway-Eberhart Coal Company and the Hunt-Berlin Coal Company, and secretary of the Pittsburgh Coal & Coke Company. During the tempestuous times of the coal supply of the United States Mr. Rudisill was most efficient in seeing that the people of Memphis did not suffer from cold, and when there was a question as to the current prices charged a committee of the Chamber of Commerce named at the suggestion of the Department of Justice, after careful research, justified the rates. Mr. Rudisill has never sought or held public office, but for many years served as a member of the city Democratic committee. He also has served for years as a member of the executive committee of the Associated Charities, and in the drives by the Chamber of Commerce and for the various war purposes, he took a most active and efficient part. He is a member of the Knights of Pythias, the Woodmen of the World, the Chamber of Commerce of which he was second vice-president for one year and a director for two terms, of the Colonial Country Club, and is a charter member of the Evergreen Improvement Club, one of the pioneer and most active neighborhood civic organizations in the city. He and Miss Grace Weisiger were married January 24, 1899. They are the parents of two delightful children, June Howell, Junior, and Grace Weisiger, Junior.



JUNE H. RUDISILL

W. P. Armstrong

WALTER PRESTON ARMSTRONG, lawyer, Memphis, Tennessee, is one of the best educated lawyers in the city, one of the best grounded in the solid principles of the law, and generally considered by the profession as the equal of any man of his age who has ever been at the Memphis bar. He was born October 26, 1884, in Pittsboro, Mississippi, the son of George Wells and May (Cruthirds) Armstrong. He was reared in Coffeeville, where his father was a substantial merchant. He attended the public schools at home, Webb's School at Bellbuckle, Tennessee, and the University of Mississippi. In 1906 he was graduated from Yale University with the degree of bachelor of arts and two years later the law school of the same institution gave him his degree of bachelor of laws. He was second in his class in scholarship and won the prize in debates and essays. On the first of September, 1908, Mr. Armstrong came to Memphis and in the office of Judge Julian C. Wilson began the practice of his profession. Under such able tutelage, Mr. Armstrong builded so rapidly upon the foundation that he had acquired at school and expanded so evenly that at the end of five years he became a member of the firm of Wilson & Armstrong, which firm has no superior in the Mid-South in the practice of civil law. Mr. Armstrong is equally and highly efficient as a trial lawyer, a briefer, before appellate courts and juries, and in consultation, in other words, an exceptional all-around lawyer. When the city administration assumed office January 1, 1920, Mr. Armstrong was not a candidate for any appointment under it, but when offered the city attorneyship, he accepted it at a personal sacrifice, because he was in sympathy with the movement which put the administration in office and felt that, in that capacity, he could be of service to his community. This he has done in many ways, but especially in the matter of street car fares. When seven-cent fare seemed inevitable, he continued to fight it with such ability and tenacity that he prevented the raise. He has also been active in a sincere effort to improve the telephone service. He is a member of the Lawyers' Club and has been its president; president of the Yale Club, of the board of governors of the City Club, of the Central Council of the Tennessee Bar Association, of the local council for Tennessee for the American Bar Association, Sigma Chi fraternity, Phi Delta Phi (Corby Court Chapter, Yale), Memphis Country and Tennessee clubs. His valuable service as chairman of the law committee of the Chambmer of Commerce in 1919 was rewarded by his selection as a director of that body in 1920. He also is a director in the Layne & Bowler Company and in the William A. Webster Company, both highly successful manufacturing concerns of this city. Mr. Armstrong and Miss Irma Waddell were married November 12, 1912. They have one child, Walter Preston Armstrong, Junior.



WALTER P. ARMSTRONG

H. K. Jones

HOMER K. JONES, Memphis, Tennessee, head of the largest public accounting business in the South, although born in Mississippi, is a member of an old Memphis family. His father, Millard Filmore Jones, was a member of the prominent firm of Miller, Jones & Company in Memphis prior to the Civil War. His mother was formerly Miss Martha Churchill. It was during a temporary stay in Tunica County, Mississippi, that Mr. Jones was born, November 28, 1881. The health of Memphis and the Mississippi Delta country then was not so good as it is now and, when the lad was only about one year old the family moved to the Ozark Mountains of Missouri, settling at West Plains, as an ideal point from the standpoint of health. It was there that Mr. Jones was reared and lived until he was old enough to go out into the world on his own account. He was educated in the public and high schools there and then took the course in the West Plains College. He specialized there in accounting, taking special courses along that line under Professor Paul S. Freeman, one of the experts of the United States at that time, who had been a member of the faculty of the University of Michigan, but during that time was located in West Plains. He also took courses in expert accounting in the business colleges of St. Louis, Missouri, and in Memphis. His first work was for a small country newspaper, the West Plains Gazette, where he kept the books. That did not consume all of his time and during his spare hours he was a reporter for that publication. Then he went to Marked Tree, Arkansas, where he worked for Fuller Brothers and Goodwillie, who had large timber interests, saw mills and box factories there. At the end of the first year, he was promoted from bookkeeper to confidential man and placed in charge of the entire office affairs of the concerns. He remained there for two years, and then came to Memphis, which has been his home ever since. Here he went directly into the line of work in which he has risen to the top. He worked for two years for a firm of expert accountants and then opened an office on his own account under the firm name of Homer K. Jones & Company, under which name he still operates. He grew rapidly in that line. When the national war tax acts were passed, he was one of the first to realize what proper accounting meant to big business and specialized in the forms of accounting by which large taxpayers would be able to get all of the exemptions to which they were entitled by law. He has branch offices in a number of Southern cities and in Washington. He is a member of the leading social and outing clubs of this section and especially fond of shooting, and for five years has been chairman of the State Board of Accountancy. Mr. Jones and Miss Martha Titus Edmonson were married June 17, 1908. They have one child, Miss Martha Jacqueline Jones.



HOMER K. JONES

I. H. Barnwell

ISAAC HAYNE BARNWELL, one of the leading cotton buyers of Memphis, Tennessee, with branch firms in a number of other cotton centers, was born in Columbia, South Carolina, February 21, 1864, the son of Edward H. and Harriet (Hayne) Barnwell, the Hayne family as well as the Barnwell family being among the oldest and most distinguished in that old State. One of his maternal ancestors, Colonel Isaac Hayne of Revolutionary fame, known as the "Martyr Hayne," was hanged by the English in retaliation for the execution of Major Andre. Mr. Barnwell was educated at Porter Academy in Charleston, but left school at fourteen years of age to learn the cotton business in the office of Watson & Hill of Charleston, working during the winter and attending school during the spring and summer for several years. He worked his way through every branch of the cotton business and at the age of twenty-one accepted a position with Vincent & Hayne in Mississippi and the next year formed a partnership with H. DeL. Vincent and Frank B. Hayne under the firm name of Barnwell & Company at Yazoo City, Mississippi. This firm has been continuously in business since that time, although Messrs. Vincent and Hayne retired years ago. For a quarter of a century during the palmy days of Yazoo City as a long staple cotton center he was one of the leading figures in that big business, his firm standing second to none in the cotton belt. He was also senior member of the Barnwell & Barbour Fire Insurance Agency in Yazoo City, which interest he still retains. Mr. Barnwell is a member of the cotton buying firms of Barnwell Brothers of Greenwood, Mississippi, and of George W. Pease & Company, Memphis. Mr. Barnwell removed his headquarters to Memphis in 1909 when the boll weevil made such inroads into the cotton crop of the Yazoo City section. The firm at once took its natural position in the front ranks of the cotton firms of the city and has held it from that time. Mr. Barnwell's standing among his co-members of the Cotton Exchange was shown by his election to serve as president of that body during 1919 and it was during his administration that the quarters were moved from the building on Second Street to a more central location on Front Street. He is a member of the Tennessee Club and the Chamber of Commerce. Mr. Barnwell and Miss Antoinette Cocks were married July 14, 1887. Their children are: Misses Nettie C. and Sarah Williams, Frank Hayne and I. H. Barnwell, Junior. Three of the four members of the younger generation went to the front in the World War, both sons volunteering immediately upon declaration of war. Miss Barnwell served in the Y. M. C. A. work in Brest, France, while the elder son, Frank Hayne, was a second lieutenant in the First Division, A. E. F., and received the Distinguished Service Cross for his conspicuous gallantry at Soissons, where he was wounded, and the younger, I. H., Jr., served as a first lieutenant in the Eightieth Division in France.



I. H. BARNWELL

A. C. Lange

A. C. LANGE of Memphis, Tennessee, vice-president of the Chicago Mill & Lumber Company, was born at Bromberg, Germany, December 23, 1861. He came to this country in 1870, locating with his parents, Louis and Paulina Lange, at Muskegon, Michigan. He received a common school education and then was connected with lumbering operations in various capacities from common laborer to general superintendent. In 1898 he became a salesman for William E. Hill & Company of Kalamazoo, Michigan, manufacturers of saw mill machinery, being assigned to the Southern territory. In 1903 he became connected with the Reichman-Crosby Company of Memphis as machinery salesman, and in June, 1904, became manager of the Marked Tree Lumber Company of Marked Tree, Arkansas, one of the Paepcke southern plants. In 1905 he removed to Blytheville, Arkansas, to take charge of construction of the Chicago Mill & Lumber Company's new plant, consisting of saw mill, veneer plant and box factory. After completion of this plant, Mr. Lange continued in charge of its operation, and in addition supervised all of the extensive land, timber and manufacturing interests of the Chicago Mill & Lumber Company in Mississippi, Craighead and Poinsett counties, Arkansas. In 1919 he was relieved of the active supervision of the Blytheville operations and placed in charge of the company's office in Memphis, giving special attention to the purchase of additional timber lands in the Southern territory and the land interests of the company in the South. In 1893 Mr. Lange was married at Ludington, Michigan, to Miss Nellie May Wheeler, who passed away in October, 1917. Their only daughter, Margaret A. Lange, was married in 1916 to Mr. P. M. Carpenter of Blytheville, Arkansas, where the family now resides. In addition to his home in Blytheville, Mr. Lange maintains a residence in Memphis. Mr. Lange has taken an active interest in all the civic improvements in Eastern Arkansas, having served as school director for ten years. He is now serving as one of the commissioners of the Blytheville sewer district, and also is director and secretary of Mississippi County Dainage District No 17, which is actively engaged in the reclamation of 170,000 acres of rich, alluvial lands. Mr. Lange in 1919 was elected president of the Southern Alluvial Land Association, which is advertising to the world the agricultural advantages and opportunities in the alluvial region of Arkansas, Louisiana and Mississippi since the completion of the Mississippi River levee system and subsequent drainage projects. Mr. Lange is recognized in the lumber industry as one of the leading authorities on timber lands. He has strong faith in the future development of the Mid-South, and believes the alluvial region especially is destined to become the garden spot of the world.



A. C. LANGE

Dr. W. R. Fagin

WILLIAM ROBERT FAGIN, doctor of medicine and doctor of opthalmology, Memphis, Tennessee, was born on a plantation near Booneville, Mississippi, July 7, 1882, the son of William Martin and Pink (Hill) Fagin. His early training was in the Fagin Plantation schoolhouse. After having finished at the Booneville High School, he spent seven years in school at Nashville, the first two in the George Peabody College for Teachers, where he received the teachers' degree. Then he entered the literary department of the University of Nashville and in 1905 began his medical training. In 1907 he received the degree of bachelor of arts. From Vanderbilt University he received the degree of doctor of medicine in 1908. He was a member of the Pi Alpha Epsilon literary fraternity and the Phi Beta Pi medical fraternity. For many years he played football. He had been invited by his uncle, Doctor J. F. Hill of Memphis to be associated with him in the practice of the eye, ear, nose and throat. So, upon graduation, he attended the post-graduate schools and eye clinics of New York City. Since then he has been associated with his uncle in the practice of his chosen specialty, diseases of the eye. Doctor Fagin spent several months in 1912 in study and travel abroad. He visited the eye clinics of Naples, Rome, Vienna, Prague, Berlin, Paris and London. In 1914, he studied at the University of Colorado, earning there the degree of doctor of ophthalmology in 1915. Outside of his office hours and hospital work, Doctor Fagin can be found almost every day at his pure-bred stock farm just outside the city limits on the Pigeon Roost Road, giving personal attention to his Raleigh strain of imported and American bred Jersey cattle, his Duroc-Jersey hogs, and his white Leghorn and Buff Orpington thoroughbred chickens. He takes great interest in the county and Tri-State fairs, where he has won many ribbons. Peterson of New York built in Doctor Fagin's home on the South Parkway a magnificent residence pipe organ. This adds greatly to the pleasure of his friends, for several organ recitals are given every season. Doctor Fagin is chairman of one of the important committees of the Peabody School Civic Club. He is a member of the Temple Baptist Church. As a member of its finance committee, he was active in giving and soliciting funds for the erection of the new building. During one of the campaigns for money, Doctor Fagin gave on the lawn of his home, a chicken and vegetable picnic dinner, all home grown, to three hundred and fifty people, the entire proceeds going to the church-building fund. He is a member of the Chamber of Commerce, Masonic fraternity, Newman's Athletic Club and a dozen leading medical societies. Doctor Fagin and Miss Harriet E. McGee, daughter of Mr. and Mrs. J. H. McGee of Baldwyn, Mississippi, were married April 2, 1916. They have two children, Margaret McGee and Harriet Roberta.



DR. W. R. FAGIN

J. T. Willingham

SINCE coming to Memphis, twenty-five years ago, John T. Willingham has taken an active part in every movement for making Memphis a greater city and a better place in which to live. He has done this with no desire or hope of reward, save that great satisfaction which comes to any good man from the knowledge that he has been of some service to his fellow man. And Memphis is greater and far prettier for his having been here. Mr. Willingham was born in Georgia August 30, 1861, and graduated from Hilliard Institute at Forsythe in his native state. He went to Chattanooga, where he engaged for a few years in manufacturing, and in 1895 came to Memphis where he established the Memphis Coffin Company, of which he has been the president and general manager since that time. It is recognized as one of the best organized and ably conducted manufacturing plants in the country, and has been expanded by Mr. Willingham to where it is one of the largest in the land. It has also been a big paying institution, and Mr. Willingham has invested some of his surplus income from that in manufacturing enterprises in St. Louis, Missouri, and in Texarkana, Arkansas, all of which are conducted with the same rare skill and judgment. The income from these has afforded him a nice estate, but still he gives them the same careful attention. But Mr. Willingham is best known and most highly appreciated for his long and efficient connection with the park system. He and the late Robert Galloway, father of the park system, were intimate friends, and in 1906 Mr. Willingham was appointed a member of the Board of Park Commissioners with Mr. Galloway. From that time he has given the development of the system a great deal of his valuable time and good taste, until now the two major parks, the magnificent double driveway which connects them, and the minor squares throughout the city are unsurpassed in the United States and the admiration of every visitor no matter whence he comes. The taxpayers of Memphis wonder how all of this has been accomplished with so small an expenditure of money, but if they will attend a meeting of the commission, with Mr. Willingham presiding, they will see that the park system of Memphis has no tinge of politics in it, but is conducted just as a big private business. Mr. Willingham also served for a term as president of the Chamber of Commerce, during which time that organization made great progress and accomplished much for the growth of the city. For one year he served as president of the Tennessee Manufacturers Association, and takes an active part in all of the activities of that useful body. He is a member of the Tennessee Club, the Chamber of Commerce, the City Club and the Mud Lake Club, where he is one of the most accomplished shots on that unsurpassed duck marsh and one of the most successful of those who lure the wary bass to the fly at Mill Seat.



J. T. WILLINGHAM

Wm. R. Herstein

WILLIAM ROBERT HERSTEIN, head of the Electric Supply Company, Memphis, Tennessee, one of the leading jobbers of the United States in electric supplies, and one of the most active factors in the city for its development and growth, is a native Tennessean. He was born in Chattanooga, December 2, 1872, the son of Jacob and Ava (Evans) Herstein. The family moved to Nashville when he was but six weeks of age and it was there that he received his education and spent his early manhood. When seventeen years of age he went with the Capital Electric Company first in the capacity of office boy. He did almost everything that was to be done for the company, working up to the position of assistant to the manager, when the concern went into the hands of a receiver. Mr. Herstein then went into the office of a Nashville law firm as stenographer, spent his spare time reading law and was admitted to the bar, but the pursuit of that profession did not appeal to him. Instead when he quit the law office, he went with the Western Union Telegraph Company, where he spent two years as a clerk, and then resigned to come to Memphis as bookkeeper for the Electric Supply Company. This was in 1904 when he was thirty-two years of age. The business was not a large one at that time, but the keen mind of Mr. Herstein saw in it great possibilities for developing a magnificent jobbing and wholesale business in electric supplies, saw in Memphis the ideal location for a business of that kind and realized that he possessed in himself the ability to manage it. The head men in the General Electric Company soon saw that the new man in the Electric Supply Company was one who could be trusted with long credits and Memphis bankers concluded that they could safely lend him money with which to buy stock in the company. The net result was that in a short time he became the controlling stockholder and rapidly developed a business second to none in this section of the country in its line. In 1910 he organized the Memphis Electrical League, of which he is vice-president and which has done so much to stabilize the electric business in this section of the country. In 1919 he was chosen chairman of the central division of the National Electrical Supply Jobbers Association. He was a director in the Chamber of Commerce in 1913 and 1914 and was chairman of the committees which conducted such successful membership drives for the chamber from 1913 to 1916, inclusive. During the World War he was colonel of the Blue regiment in the drive for the third Liberty loan and active in all the patriotic and financial campaigns. Mr. Herstein is a Scottish Rite Mason. He and Miss Irene Cartwright Brown of Newsom Station, Tennessee, were married October 15, 1902. This union has been blessed by one child, Miss Miriam Evans Herstein.



WILLIAM R. HERSTEIN

W. J. Crawford

WEST JAMES CRAWFORD, for more than sixty years a resident of Memphis, Tennessee, during the major portion of that time a leader for all that promised for improvement in the material and moral welfare of the community, one of the city's most successful business men and head since its organization of the greatest newspaper in the South, was born in Vicksburg, Mississippi, November 1, 1844. He was the son of Erasmus Stribling Crawford, who had moved from Staunton, Virginia, to Mississippi, later moving to Memphis in 1859, where he died in 1865. Mr. Crawford's mother was formerly Miss Elvira Ann West of Christian County, Kentucky. After attending the schools in Vicksburg, Mr. Crawford went to the old Madison College near Canton, Mississippi, and then spent the term of 1859-'60 at the Western Military Institute in Nashville, Tennessee. He was a student with General Luke E. Wright at J. Wesley Armstrong's school in Memphis, when Tennessee cast her lot with the Confederacy. He promptly joined the Shelby Grays which became Company A, Fourth Tennessee Infantry, Strahl's Brigade, Cheatham's Division, Hardee's Corps, Army of the Tennessee—a company unsurpassed in Conderate annals for its casualties on the field of battle, for the promotions from its ranks, for its devotion to the cause, for its valor in making and its steadiness in sustaining a charge. Mr. Crawford returned to Memphis May 28, 1865, with little but an honorable discharge from a lost cause and the personal satisfaction of having performed faithfully a patriotic, arduous and dangerous duty. His first work was in a brokerage office. Then he became a classer and shipper of cotton, earning the reputation of being one of the best judges of cotton in the Memphis market. He rented and operated for a time old Gill cotton compress on the river front. In 1874 he, Mr. William B. Galbreath and Mr. Jephtha M. Fowlkes composed the cotton factoring firm of W. B. Galbreath & Company. In 1879 he withdrew from that firm and became the junior member of Mallory, Crawford & Company, which during the twenty years that he was connected with it was one of the strongest wholesale grocery and cotton factoring firms in the South. In 1889, Mr. Crawford and several associates, as the outcome of a local political condition, began the publication of The Memphis Commercial, making the sixth newspaper in the city. Mr. Crawford has been president of the company ever since. Under his direction it absorbed the other two morning papers and as The Commercial Appeal has become one of the leading journals of the United States. He is a member of the Tennessee and Memphis Country Clubs and served two terms, following 1885 as president of the Cotton Exchange. Mr. Crawford and Miss Annie Thompson were married, November 11, 1874. Their children are: Erasmus S.; Miss Kate, now Mrs. Lovick P. Miles, and Miss Marianne.



W. J. CRAWFORD

J. W. Hays

JAMES WALKER HAYS, for the past thirty years business manager of The Commercial Appeal, Memphis, Tennessee, who has added so much toward making that newspaper the greatest in the South and one of the strongest in the United States, is a native of Memphis. He was born December 7, 1857, on the corner of LaRose Street and Walker Avenue, the son of Andrew Jackson and Elizabeth McLemore (Walker) Hays. His ancestors were conspicuous in the early days of the State, standing always bodly for its progress and growth. One of them was owner of one-third interest in the original city of Memphis, and both Walker and McLemore Avenues are named for them. His grandfather, Samuel J. Hays, was a ward of Andrew Jackson; was a graduate of the United States Military Academy at West Point, New York; had a distinguished career as a general in the Mexican War and was one of the pioneer settlers of Madison County, Tennessee, where he was a large planter and slave-owner. Naturally he named his son for his guardian, Andrew Jackson, and gave him every possible advantage in the way of an education. A. J. Hays and Howell E. Jackson, later a justice of the Supreme Court of the United States, were graduated together in the law and intended being partners in the practice of that profession, but General Hays wanted his son to take up the affairs of the family. He married the daughter of Doctor James Monroe Walker, a Virginia gentleman who settled first at LaGrange, Tennessee, and then came to Memphis at an early date, where he was a leading physician until his death during the Civil War. Mr. Hays' mother attended the Magevney School in Court Square and finished her education in Nashville. Her mother was Mary McLemore, daughter of John C. McLemore, who came to Tennessee from North Carolina when Tennessee was Franklin County of that State, was the official surveyor of the boundaries for the new state, an intimate friend of Andrew Jackson and purchaser of General Jackson's one-third interest in the city of Memphis. Mr. McLemore was one of the largest property owners in the United States. He went to California on horseback and acquired large domains there. In addition to his interest in the original city of Memphis he owned hundreds of acres in what now is the city. Mr. Hays was educated in the private schools of Memphis and in 1879 entered the employ of Thomas H. Allen & Company, cotton factors, as bookkeeper. In 1881 he went to work for The Commercial Appeal in the same capacity, in 1900 becoming business manager and secretary of the company. His tireless energy, absolute honesty and business capacity are reflected in the growth of the paper since that time. Mr. Hays and Miss Mary Veronica Bolster were married November 16, 1887. Their children are: J. W., Jr.; Miss Mary; Dennis Smith; Frank Middleton; Miss Mildred, now Mrs. Bethel Edrington; Andrew Jackson, and George Bolster.



J. W. HAYS

B. L. Cohn

BERNARD L. COHN, president and publisher of the News Scimitar, was born in Memphis, Tennessee, July 6, 1887, the son of Harry and Sarah Cohn. He received his education in the public schools of Memphis, Betts Academy, Stamford, Connecticut, and Columbia University, New York City, where he was graduated in 1909. As a boy the newspaper business appealed to him and during the Spanish-American War his parents allowed him to sell newspapers. Though only eleven years old he felt a thrill in giving the people the news of the day, a thrill that later developed so strongly that he decided to make the newspaper business his life work. During vacations at Columbia University he worked as a reporter on the New York Times and the New York Journal, getting an experience that made his later progress very rapid. On his return to Memphis he joined the repertorial staff of the News Scimitar where his industry and ability to make and keep friends soon attracted the attention of the editors with the result that he was made Sunday editor. He made good, but his career in the editorial department was to be short lived. During one of the stormy periods which newspapers encounter there came a day when the men financially interested were worried. An Eastern capitalist was summoned to give advice. He looked over the property and talked with the men in charge and the men in their employ. His verdict surprised no one more than it did Bernard Cohn. "I want you to put that young man in the business office. If I am not mistaken he can solve your troubles," he declared. Mr. Cohn objected on the ground that he wanted to remain in the editorial department. Finally, however, he did agree to go into the business office for a period of six months. He began in the advertising department and in six months became advertising manager. Again he made good and within a year he was made business manager. He at once went about his new duties in a manner that showed he had very clear and determined ideas about the business management of a newspaper. He was one of the first in the South to advocate putting the circulation of newspapers on a strictly cash basis. When he issued orders that automatically cut off several thousand subscribers, some of the old school prophesied disaster but the balance sheets at the end of the year showed a saving of more than $50,000. The crisis was over. In 1920 he was elected general manager. In February, 1921, Mr. Cohn increased his holdings and was elected president and publisher. Mr. Cohn is a member of the Rex Club, the Young Men's Hebrew Association, the Chamber of Commerce, the Kiwanis Club, the Ridgeway Country Club, the University Club and the Newman Athletic Club. He married Miss Louise Halle, daughter of Mr. and Mrs. Henry Halle, October 28, 1914. They have one child, Harry Cohn II. They live at 249 Avalon Place.



B. L. COHN

George Morris

GEORGE MORRIS, editor of the News-Scimitar, Memphis, Tennessee, one of the leading newspaper men of the South, was born in Fayette County, Tennessee, January 30, 1883, the son of Walter and Mary Etta (Parker) Morris. He grew up on the farm at Laconia of his father, who for many years has been and still is one of the county's most substantial citizens, a leader in his section in all public movements. Mr. Morris was educated in the common schools of Fayette County and then went to Union University at Jackson, Tennessee, where he was a member of the class of 1906. During his youth he worked for a time for the Southern Express Company at Carrollton and Greenwood, Mississippi, and was probably the youngest agent that that company had during the time that he was in the former city. However, he had an ambition to enter the newspaper field and in 1908 secured a position with the Jackson (Tennessee) Whig. He remained with that publication for two years and then came to Memphis as a reporter on the Commercial Appeal. For the next four years he was one of the best street men that that paper ever had, developing rapidly until in a short time he was the leading staff man on the paper. He not only proved himself a good getter of news and able to portray the exact facts, but developed a style of writing which was most agreeable. He had a vein of humor which sparkled brilliantly wherever there was a chance for it and always free from any sting. He was yet equally capable in handling a serious story. In 1914 Mr. Morris went from Memphis to Nashville to become associate editor of the Nashville Banner, where he added much to the standing of that old publication. Two years later the Banner sent him to Washington as its special correspondent at the national capital. During the same time he was secretary to Senator John K. Shields. In 1917 he returned to Memphis on the editorial staff of the News Scimitar, and the following year he became the managing editor; in January, 1921, he was made editor. To that position he brought with him a thorough training in all branches of editorial work, a wide general acquaintance in Memphis gained as a reporter, and in Mississippi during his residence there, and intimate knowledge of the politics and public men of the State and the nation. To these were added his delightful personality and his happy faculty of making and holding friends. The effect of his being placed in charge of the editorial department of the News Scimitar was apparent from the day that he took charge. He put the paper in close touch with the life and aspirations of the community and from that date it has been a strong factor in every movement for better conditions. He is a member of St. John's Methodist Church and the Rotary Club. Mr. Morris and Miss Karen McGehee of Jackson were married in July, 1917. They have one child, George Morris, Junior.



GEORGE MORRIS

S. C. Major

SAMUEL CHESTER MAJOR, Memphis, Tennessee, for the past fifteen years one of the leading dealers in lumber in this section of the country and recognized as one of the most substantial men in that line in the United States, is a native of Indiana, having been born February 10, 1865, on a farm in Clinton County in that State, the son of William Carrick and Margaret (Barr) Major. He received his early education in the country schools of his county, and until he became of age, he worked on the farm of his father. Preferring a business career to life on the farm, Mr. Major made his first venture in the commercial world as a partner in the furniture business in Kirklin, Indiana. This partnership did not prove a success financially, but from it, Mr. Major gained much in the way of experience and a knowledge of the shoals which were to be avoided in navigating the commercial seas which proved in his future life of more worth to him than the amount of money that he had lost in the first business. Then Mr. Major found the line in which he has proven such a signal success, for in 1887 he went into the lumber business, to which his main industry and investments have been confined ever since. His first connection with that line of enterprise was with W. H. Guirl & Brother in Girklin. He remained with that firm for three years, and then went to Indianapolis, Indiana, where he worked for five years with H. C. Long, and then for the same length of time with Hall & Frisbee of Jamestown, New York, still in the lumber business. In 1900, Mr. Major became interested with the Steele & Hilliard Lumber Company of St. Louis, Missouri, where he remained for four years. At the end of that time, he came to Memphis and went into the lumber business alone under the firm name of S. C. Major & Company, dealing in the hardwoods of this section of the country. From the time that he formed the firm, it took high rank for integrity and efficiency, and it has grown steadily until for a number of years past it has had a deserved reputation second to none in the country both for the volume and the reliability of its business. In addition to being sole owner of the firm of S. C. Major & Company, Mr. Major is president of the Major, Cromwell Lumber Company; secretary and treasurer of the McGraw, Curran Lumber Company; a director in the DeSoto Hardwood Flooring Company and the L. D. Murrelle Lumber Company. He is a past president of the Memphis Lumbermen's Club, and is a member of the board of trustees for the National Wholesale Lumber Dealers Association. He is a member of the Chamber of Commerce and Memphis Country Club and was the first president of the Colonial Country Club. Mr. Major and Miss Georgie Bell Tidwell were married October 27, 1916. They live at the Hotel Chisca and spend their time during the summer months at eastern resorts.



S. C. MAJOR

E. F. Noel

THE Honorable Edmond Favor Noel, Lexington, Mississippi, who has served his State so ably in many public positions, was born in Holmes County, seven miles south of Lexington, March 4, 1856, the son of Leland and Margaret (Sanders) Noel. After having finished the common schools of Holmes County, he went to Louisville, Kentucky, where he finished the course and the high school course and then took up the study of law in the office of his uncle, Major D. W. Sanders, a distinguished Confederate veteran. At the age of twenty-one years, he returned to Lexington and was admitted to the bar, taking high rank from the start, both in his profession and in the hearts of his people. This latter was shown by the fact that when but twenty-four years of age they sent him to the State Legislature, where he was the youngest member of that body in 1882 and 1883. In 1887 he was elected state's attorney for the district composed of Holmes, Carroll, Montgomery, Webster, Choctaw, Attala and LeFlore counties. By reason of having two courts in Carroll County, there were sixteen terms each year for the district attorney, and he missed but one in the four years of his administration. He was elected State senator in 1895, 1899 and in 1919. In 1898 he served as captain of Company K, Second Mississippi Infantry in the Spanish-American War. In 1907 he was elected governor of the State and served for four years, devoting most of his energies to giving the State a business administration by which the expenditures should come within the income of the State. In this he succeeded for three years and would have done so for the last year, but for the fact that $600,000 was expended for educational buildings. He drafted the original constitutional amendments for the elective judiciary and for electing all county officers every fourth year; wrote the primary election law; drafted many reforms in the criminal statutes of the State; urged consolidation of the chancery and circuit courts, and the depository act by which State and county funds are kept at interest in banks. During his incumbency he entertained Roosevelt, Taft and Bryan at different times; and, at one time, by special invitation the governors of Washington, South Dakota and New Hampshire were his guests. In turn he was entertained at the White House by Presidents Roosevelt and Taft, and by Woodrow Wilson while governor of New Jersey. Governor Noel is a member of the Baptist Church, the Mystic Shrine, the Woodmen of the World, and the Knights of Pythias. He was married first to Miss Loula Hoskins, June 4, 1890, and after her death, he and Mrs. Alice Tye Neilson were married September 12, 1905. He has no child, but takes just pride in Mrs. Noel's two sons, Captain Halbert Neilson, serving with the American Army of Occupation at Coblenz, Germany, and Edwin T. Neilson, now law student at the University of Mississippi.



E. F. NOEL

W. J. Prescott

WILLIAM JUNIUS PRESCOTT, Memphis, Tennessee, entered the coal business when he was thirteen years of age, and, solely as the result of his own industry, capacity and integrity, has worked up to where he is heavily interested in two of the largest coal companies, one wholesale and one retail, in the Mid-South, and recognized as one of the best posted men in the country on all questions entering into the coal business. Mr. Prescott was born in Memphis, September 25, 1875, the son of John Martin and Annie (Quinlan) Prescott. He attended the public schools of the city until he was thirteen years of age and then entered the business world as office boy for the Pittsburgh Coal Company, and he has spent his entire life in that line of industry. After three years with the Pittsburgh Coal Company, Mr. Prescott went with the J. D. Barkdull Coal Company, where he spent two years as yard clerk. Then he went with the fine old firm of Hunt & Brother, in charge first of the books for their retail coal business. He put in sixteen years with that firm, gradually becoming a stockholder and during the latter part of that time secretary and treasurer of the business. At the end of that time, Mr. Prescott and associates bought out the firm of Hunt & Brother and formed the Hunt-Berlin Coal Company, which did both a wholesale and retail coal business until 1919, when they consolidated the wholesale branch of the business with the Memphis Coal Company, retaining only the retail portion of it for the Hunt-Berlin Coal Company. Mr. Prescott is vice-president of both companies, devoting most of his energies to the wholesale end of the business. His ability in the general coal line is attested by the fact that since 1917 he has been a director in the American Wholesale Coal Association. He is a member of the Colonial Country Club, of which he was vice-president from 1918 to 1920. He has been first vice-president and twice a director of the Chamber of Commerce, and for many years one of the most active members of that organization in promoting every movement that would be of benefit to the community. He was the first president of the Advertising Club, in 1918; is a member of the Rotary Club, in which he has served as a director; of the Memphis Country Club; an Odd Fellow; a Woodman of the World; a member of the Young Men's Christian Association; both a Scottish Rite and a Knight Templar Mason, and a member of the executive committee of Al Chymia Shrine, which is to erect a memorial to the late O. K. Houck. He was captain of a team in several of the Liberty loan drives, and active in all of them, as well as in the campaigns for funds for the Red Cross and Baptist Memorial Hospital. He is a director in the Guaranty Bank & Trust Company; J. T. Hinton & Son, Incorporated; the Tri-State Fair and the Memphis Freight Bureau. Mr. Prescott and Miss Ida LaCroix were married October 12, 1904.



W. J. PRESCOTT

Bolling Sibley

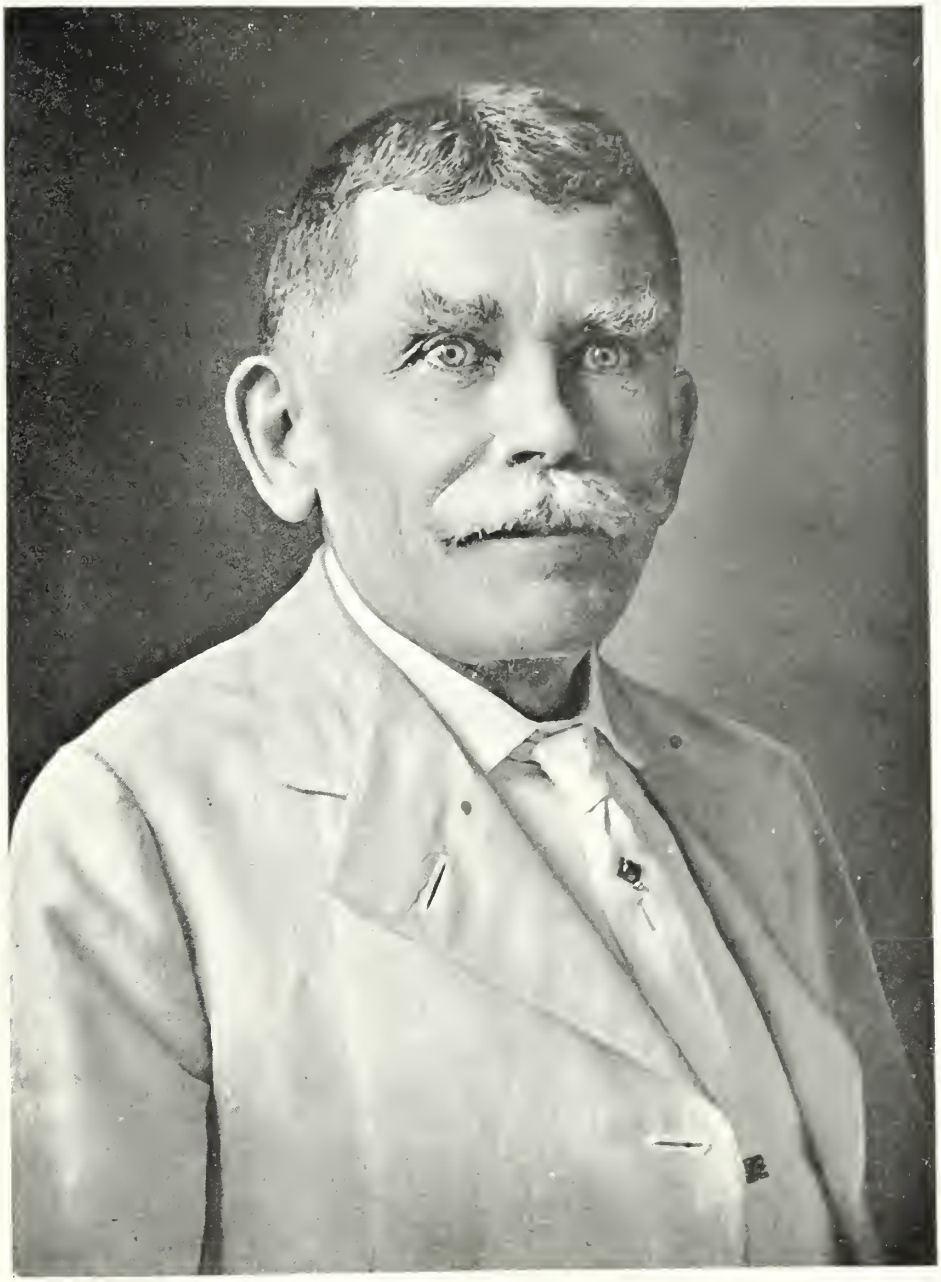
BOLLING SIBLEY, for many years active in all movements for the advancement of Memphis along civic and religious lines, is also a most successful business man. He was born in Augusta, Georgia, August 20, 1873, the son of Robert P. and Susie W. (Bolling) Sibley. On his paternal side he is a lineal descendant of John Sibley of St. Albans, England, who came over with the Winthrop Fleet and settled in Salem, Massachusetts, in 1629. Mr. Sibley's paternal grandfather, Josiah Sibley, moved from Massachusetts to Augusta in 1821 and died there in 1888. Mr. Sibley's grandfather on his mother's side, the late Robert P. Bolling, of the old Petersburg, Virginia, family by that name, came to Memphis in 1859, and lived here until his death in 1882. Upon the completion of his education at Richmond Academy, in Augusta, Mr. Sibley came to Memphis. He worked first for the Peters Cracker Company, beginning June 28, 1889, just three days after having received his diploma. Two years later he went with the Continental National Bank, where he spent seven years. He was with the Bank of Commerce for a year and then with the State National Bank for five years. Although he was occupying a responsible position with a bright future in the banking line, Mr. Sibley became attracted to the life insurance business, and, in May, 1904, he became district agent for the National Life Insurance Company of Vermont. His success was so marked that he attracted the attention of other companies, and, in January, 1908, he accepted the general agency for the Penn Mutual Life Insurance Company, which position he has filled to date with great credit to himself, service to his policy holders and fidelity to his company. He has served since 1912 as a member of the executive committee of the Penn Mutual Agency Association. At the convention in Chicago in 1911 he was elected vice-president of the National Association of Life Underwriters. Later he served as secretary of that association for a term and as a member of the executive council. He organized the Memphis Life Underwriters Association and was its president in 1910 and 1911. Mr. Sibley was a director in the Mercantile National Bank during its entire existence, and at present is a director in the Liberty Savings Bank & Trust Company, in the Industrial Bank & Trust Company and the Tri-State Fair Association. He has been a director in the Y. M. C. A. since 1907, and was its president in 1915. He united with the church early in life and is a steward in St. John's Methodist Church. He was active during the World War in all of the government drives. He is a thirty-second degree Mason, Knight Templar, Shriner, Rotarian, and member of the Memphis Country, Tennessee and City Clubs, the Chamber of Commerce and the Red Cross. Mr. Sibley married Miss Erle Beasley of LaGrange, Tennessee, September 17, 1903. They have only one child, Miss Dorothy L. Sibley.



BOLLING SIBLEY

Otto Zahn

OTTO ZAHN, president of S. C. Toof & Company, Memphis, Tennessee, of international reputation as a binder of books and one of the most artistic master printers of the United States, was born March 27, 1856, in Berka, Thuringia, the son of Christian and Sidonie (Rhodenan) Zahn. He attended the public schools from 1861 to 1864, had private tutors for the next two years and spent the two years following that in the high school. At the age of fourteen years, his father apprenticed him, after the custom of that time and country, to a bookbinder, T. A. Francke, of Arnstadt. He was made a journeyman bookbinder in 1873, and the following year started a career of rambling which took him over a large portion of the world. He went first to Brazil, where he stopped for a time in Para and then went to Rio de Janeiro. Thence he worked through the Antilles, visiting St. Thomas, Haiti and Cuba, passing thence over to Mexico. There he was stricken with one of the common tropical fevers, and left for Liverpool on a sailing vessel. From Liverpool, he returned home for examination, at nineteen years of age, for military service under the universal training law. Never of physique comparable to his mentality, he was pronounced unfit for service and hence free to go and come as he pleased. Basil, Switzerland, in 1876 found him among her many highly skilled workmen. However, the wanderlust still had possession of him and he divided the year 1877 between Turin and Rome. With the beginning of the following winter he turned his face to the frozen north and crossing the St. Gotthardt on foot in the heavy snows, worked for a time in Lucerne, Switzerland, and spent the latter half of 1878 in Paris, France. Pursuing his vocation all the while, he returned home, worked for a time in Weimar and then in Hamburg. Then he took a flying trip to Egypt, visited Cairo and shed a tear at Alexandria for the greatest loss there of the world's accumulated knowledge. Thence he went to London, where he was employed in the famous Zaehnsdorff Bindery, then conducted by the elder Zaehnsdorff. After a year in that establishment, he had acquired first-hand the art of binding which the main binderies of three continents possessed and in 1882 won first prize in a big London binding exhibit. It was in cash and he used it to come to America. He worked for a time in New York, Philadelphia and Newark, and in 1884 came to Memphis, where he went to work for S. C. Toof & Company, in which firm he rose through all positions until 1918, when he succeeded Mr. Bates as president. He took grand prize for binding at the St. Louis World's Fair. Books came to Memphis from the principal cities of the world for Mr. Zahn to bind. He attributes his good health to strict dietary regulations, physiological exercises and horseback riding, being one of two gentlemen remaining in Memphis who enjoy that diversion.



OTTO ZAHN

T. H. Caraway

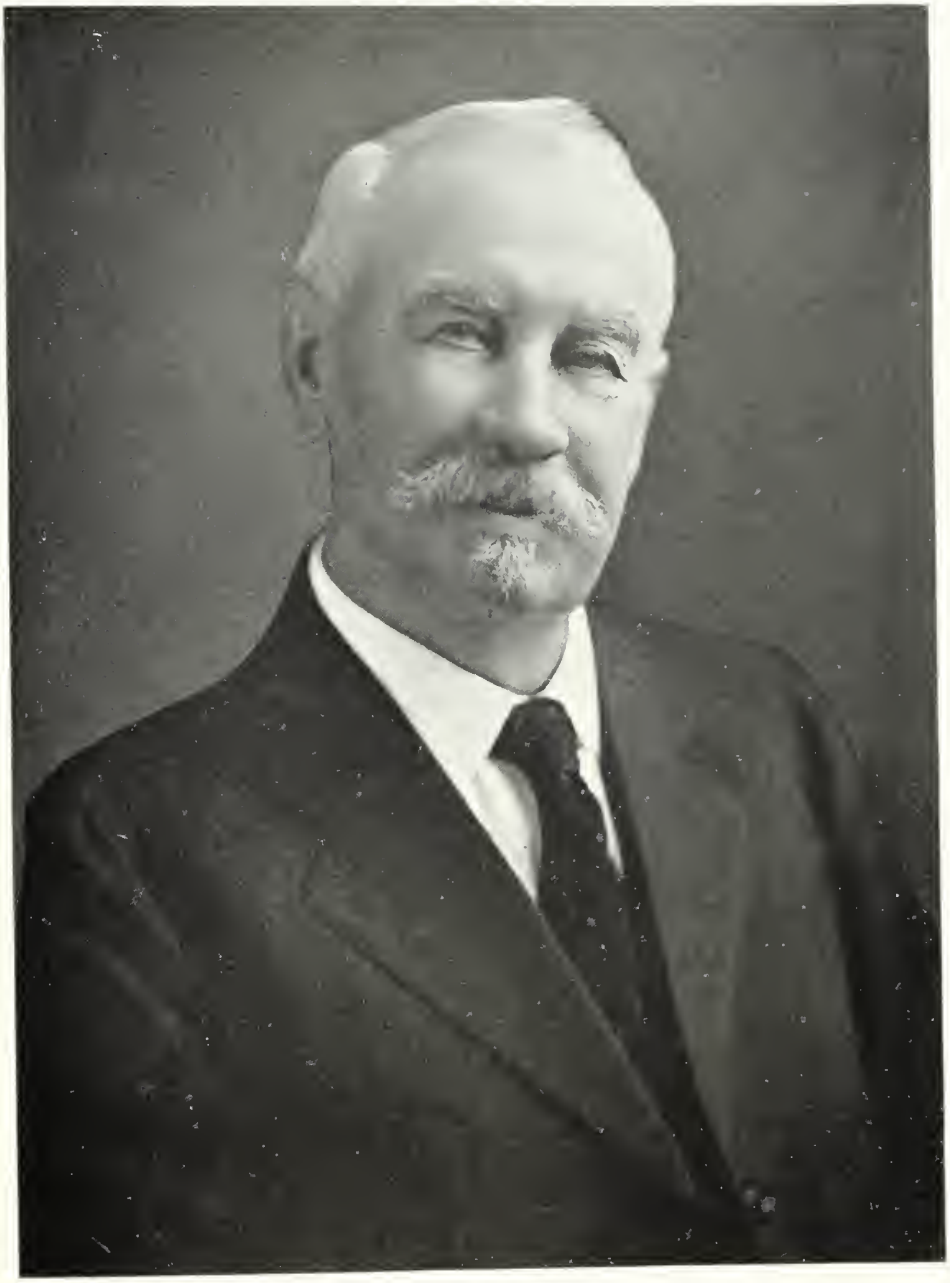
THE Honorable Thaddeus H. Caraway, Jonesboro, Arkansas, one of the leading lawyers of Northeastern Arkansas, former member of the congress from the First district, member of the United States Senate and planter, has been a very prominent figure in the public affairs of that section of the State since very soon after he moved there from Tennessee. Mr. Caraway was born at Spring Hill, Stoddard County, Missouri, October 17, 1871, the son of Tolbert F. and Mary Ellen Caraway. Mr. Caraway moved from Missouri to Clay County, Arkansas, at twelve years of age and thence to Tennessee and received his education at Dickson College, where he was graduated with the degree of bachelor of arts. He was admitted to the bar in Osceola, Arkansas, in 1899, having returned to Arkansas in 1893 and located at Lake City. There he practiced law and then moved to Jonesboro, the county seat. There his rise in his profession and in the esteem of the people was rapid. In 1908 they elected him prosecuting attorney for the second judicial district and his conduct of the office was such that he was re-elected in 1910 for another term of two years. He was especially vigorous in his prosecution of homicides and the net result to the county of his administration of the office of prosecuting attorney was that there was a far less tendency to commit crime, especially murder. However, his development in his chosen profession was by no means confined to the practice of criminal law. His mind went naturally to the controlling point in any case, and it was but a short time after he moved to Jonesboro before he was classed with the best at the bar and was connected with practically all of the important cases there for years. A ready debater, a delightful and effective speaker and a close student, he was equally at home and equally efficient in all branches of the law, a wise counselor and a brilliant trial lawyer. Honest and fearless, neither shielding friend nor persecuting enemy, he left the office of prosecuting attorney respected by all in the large district. He aspired to go to the national congress and at the election in the fall of 1912 was elected to represent the first district of Arkansas to succeed the Honorable R. B. Macon, as a member of the Sixty-third Congress. He was re-elected to the Sixty-fourth, Sixty-fifth and Sixty-sixth congresses, the last term expiring March 4, 1921. As a member of the lower house of the congress, Mr. Carway took and active part in the broad affairs of the nation as well as looking attentively after the interests of his constituents. During the World War, he was a staunch supporter of President Wilson and it was largely upon that record that the people of Arkansas elected him to the senate in 1920. He and Miss Hattie Wyatt of Tennessee were married February 5, 1902. They have three sons.



T. H. CARAWAY

F. W. Brode

FREDERICK WILLIAM BRODE, for more than half a century a leader in business and social circles in Memphis, Tennessee, was born in Delitzsh, Saxony, August 14, 1843, the son of John Frederick and Frederika (Ritter) Brode. As a youth he was highly educated both in private and public schools. When but ten years of age he came with his father's family to New Orleans and in 1859 moved to Memphis. His first work here was as a bookkeeper and in 1868 he became one of the pioneer brokers of the city. Later he was the senior member of the firms of Brode & Cooper, and Brode, McIntyre & Company, the latter specializing in handling large consignments of sugar and molasses. After a short time he organized the firm of F. W. Brode & Company, dealers and exporters in cotton seed products of which he has been the active head ever since and which has an international reputation for integrity and efficiency. He has specialized since 1875 in cotton seed products. He is one of the three men who were instrumental in forming in 1897 the Interstate Cotton Seed Crushers Association, which has such an influence on that industry and which now has an international reputation. Mr. E. M. Durham of Vicksburg, Mississippi, first president of the association, and Mr. Louis K. Bell of New York City, were the other two. In connection with his export business and also for pleasure, Mr. Brode has made many trips abroad, visiting England, Scotland, Ireland, Holland, Austria and France. He is a veteran Mason, a member of Memphis Lodge No. 118 and since 1879, a trustee of the lodge. He is a charter member of the Tennessee Club, and member of the Memphis Country Club, the City Club, the Chamber of Commerce and the Memphis Merchants Exchange. After having been a director and vice-president of the latter body, he was elected president in 1898. As an appreciation for his interest in the exchange, his friends had Carl Gutherz paint Mr. Brode in oil and paid him the compliment of having his as the only likeness of a living member hung in its hall. He is also a member of the New York Produce Exchange, and the Seed Oil and Cake Trade Association of Liverpool. Mr. Brode and Miss Dora Bascom Simmons were married July 8, 1875, in the Central Baptist Church. They had six children: Misses Marie Louise, Frederika May and Dorothy Demetria, and Julian Lafayette, Frederick W., Jr., and Ben Dee. Mr. Frederick W., Jr., died in 1904, and they also lost a baby daughter. While Mr. Brode was born in a land to which his adopted country was an enemy during the World War, there was never a suggestion of doubt as to his loyalty and patriotism during that time. He was active with his time and liberal with his means in all the campaigns that were made during that time for the various war causes. In fact, ever since he has been a resident of Memphis, Mr. Brode has been one of its most liberal citizens for all worthy causes.



F. W. BRODE

Chas. H. Brough

CHARLES HILLMAN BROUGH, educator, student of economics and sociology, historian, orator and former governor of Arkansas, was born in Clinton, Mississippi, July 9, 1876, the son of Charles Milton and Flora M. (Thompson) Brough. He was given a thorough education, for, after having received his degree of bachelor of arts from the Mississippi College at Clinton, he entered Johns Hopkins University, where he spent three years, receiving the degree of bachelor of philosophy in 1898. During the scholastic year 1897-98, he was a fellow in economics at Johns Hopkins. Both Baylor University and the University of Arkansas conferred upon him in 1917, the honorary degree of doctor of laws. Upon the receipt of his degree from Johns Hopkins, he was chosen professor of philosophy, economics and history in Mississippi College and spent three years there, resigning in 1902 to enter the law department of the University of Mississippi from which he received the degree of bachelor of laws in 1903. During 1903 and 1904, he was professor of history and philosophy in Hillman College at Clinton, Mississippi, and in the fall of the latter year he went to Arkansas to fill the chair of economics and sociology in the University of Arkansas at Fayetteville. His mind was too active to be confined to teaching, and he began a study of the needs of the State, especially from an economic standpoint. When the campaign for governor opened in 1916 he cast his hat into the ring, much to the amusement of the old-time politicians. But when the results of his close study of the needs of the State went to the people through his matchless oratory and charming personality, the people saw that a new era was dawning and he was an easy victor. There was no trouble about his re-election in 1918. Upon assuming the chair, he moved his residence from Fayetteville to Little Rock, the capital. He also served a term as national president of the Tau Kappa Alpha honorary debating society, with offices in Indianapolis, Indiana, and from 1916 to 1918 was the president of the Southern Sociological Congress. He is a member of the Beta Theta Pi of Johns Hopkins; a Knight Templar; a Shriner; a Knight of Pythias; a Woodman; a Woodman of the World; a Modern Woodman; an Eagle; an Elk; a Pretorian; a member of the Tribe of Ben Hur; and a member of the Knights & Ladies of Security. He is president of the United States Good Roads Association for 1920-21. Volumes III, V, VII and VIII of the Mississippi Historical Association, and Volume I of the Arkansas Historical Association contain many of his historical writings. Since 1898 he has been one of the most entertaining and instructive Chautauqua lecturers. He and Miss Annie Wade Roark of Franklin, Kentucky, were married June 17, 1908. Upon completing his service as governor, he took up a four-year contract with the Arkansas State Chamber of Commerce.



CHARLES H. BROUGH

W. T. Covington

WILLIAM THOMAS COVINGTON, planter, Belen, Mississippi, and one of the most useful men in Quitman County, was born in Como, Mississippi, February 12, 1861, the son of William Jack and Lucinda (Daniel) Covington. His father had moved from North Carolina to Mississippi and his mother had come from Virginia, where she was a member of the family to which the Honorable John W. Daniel, U. S. S., belonged. His father rode with General Forrest, even to the last stand at Selma, Alabama, and returning home from Gainesville with his parole, moved in 1867 from Como to Tallahatchie County, Mississippi, hopelessly broken in health from the effects of the campaigns. The family grew up some four miles west of Enid, far from prosperous. Mr. W. T. Covington worked in the field and, when the crops did not require his attention, in the forests as a tie maker. The broad-axe and the sledge developed in him a breadth of shoulders, a depth of chest and a powerful physique which have been able to withstand the hard work that he has put upon his constitution since that time. At the age of twenty-three years, he went to work for the firm of Thompson & McLeod, general merchants at Enid. Mr. McLeod appreciated his ability, crude although it was at that time, and advanced the money that it could be made more efficient by an education, which Mr. Covington took in Leddin's Business College in Memphis the following year. Returning to Enid, he kept the firm's books at $12.50 per month, and at the end of the first year had to his account $150 which he credited to the old account which his father owed the firm. In 1886 Mr. McLeod sent him to the Delta to manage a plantation which he owned on Coldwater River, five miles below where Marks now is located. Within three years he was chosen one of the five supervisors of Quitman County and so sound was his judgment, so sterling his honesty and so capable his administration of the affairs of the county that in 1891 he was chosen to fill the consolidated office of clerk for both the Circuit and Chancery courts of Quitman County. He held those offices for sixteen years, and Quitman County considers herself fortunate to this day on account of the accuracy with which her records were kept for that long period. He served in the Legislature from 1911 to 1915, aiding in passing the Torreyson land-title act, the bank-guarantee act and in repealing the old Tallahatchie drainage act. He was elected to the State Senate in 1918, where he supported woman's suffrage, and secured the passage of many local drainage, road and school laws. He owns a beautiful plantation near Belen and is interested in many local enterprises. He is a Mason, a Woodman of the World and an Elk. Mr. Covington and Miss Jessie Hayward of Coldwater, Mississippi, were married November 27, 1896. They have lost one child and have four living: John N.; William T., Jr.; Hayward, and Jessie Stark Covington.



W. T. COVINGTON

Phil. M. Canale

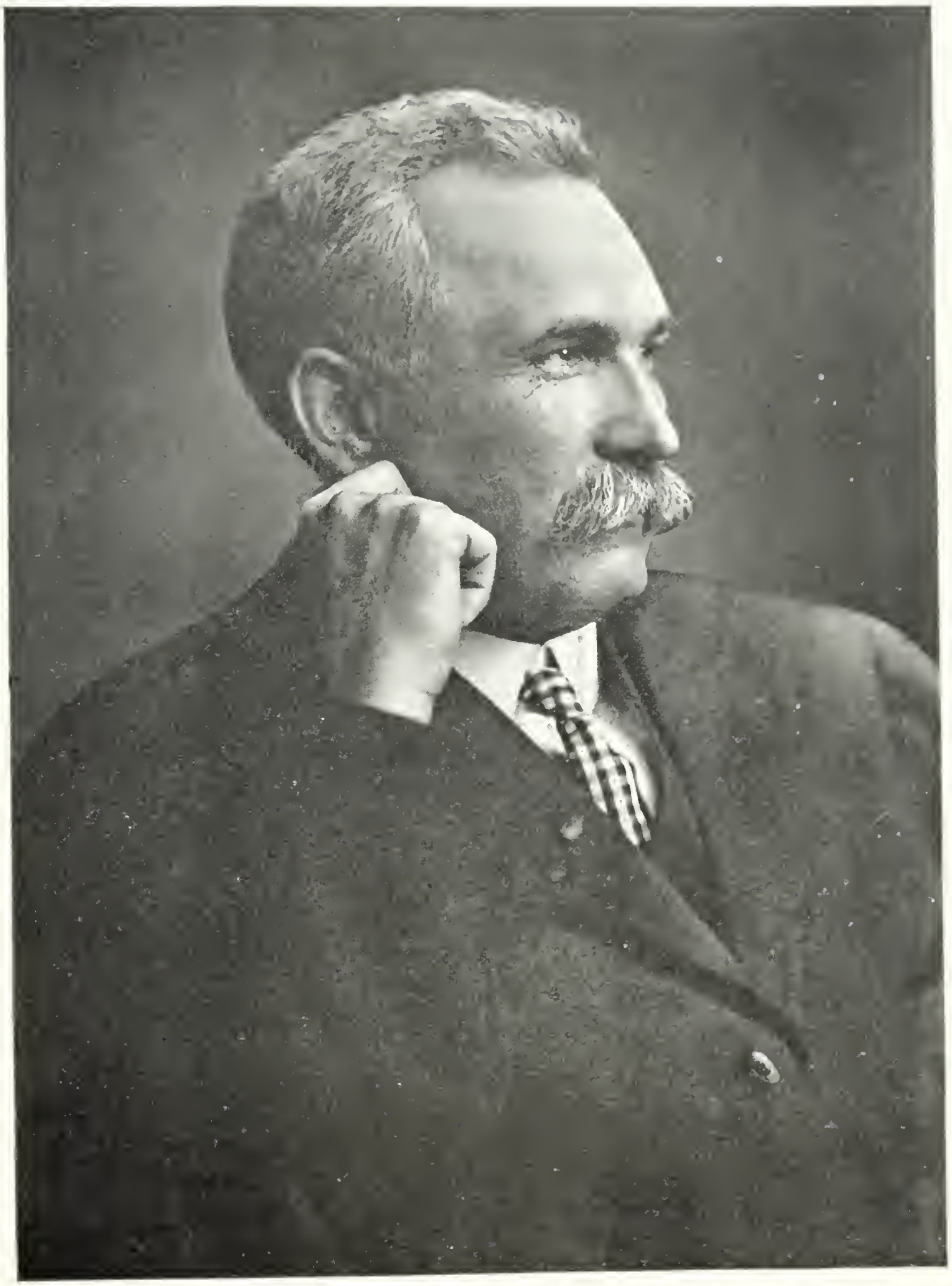
PHILIP M. CANALE, lawyer, Memphis, Tennessee, was born in that city, April 25, 1888, the son of Michael and Theresa Canale. He attended the public schools of Memphis, the Christian Brothers' College, where he took a number of medals for oratory and impromptu speaking, the Catholic University of America, and Vanderbilt University, ranking high in both his studies and athletics in each university. As a child he spent several months in Italy with his parents. Mr. Canale worked three years for the Standard Oil Company, then studied law and began the practice of his profession in 1910 in the office of Lehman, Gates & Lehman, itself one of the best of law schools. Later he practiced alone for a time and in 1918 he and Mr. J. E. Holmes formed the firm of Holmes & Canale, which from that date has ranked as one of the strongest law firms in the Mid-South. Mr. Canale was elected a member of the City Board of Education in 1912, being probably the youngest man ever to have held that office. It was upon his initiative that the cap and gown was introduced as the graduating costume in the city high school, putting rich and poor on the same basis. It remained for him in later years to relieve a very strained situation in the matter of salaries for teachers in the city schools. Every one agreed that the teachers should have more money. No one knew how to secure it. The Memphis bar had held for years that the school tax levy authorized by the State general assembly was a maximum. Mr. Canale, as attorney for the committee on education of the Chamber of Commerce, secured a ruling from the Supreme Court that the levies stated in the act are minima provided that the aggregate of them does not exceed the maximum rate fixed in the act and that one department is not robbed for another. This prevented the recent impending strike of the teachers. Another of his important public cases was when, as counsel for the office-holders, he was instrumental in having the Supreme Court declare unconstitutional the fee act of 1917. He is attorney for the Tennessee Manufacturers' Association and for the Memphis Retail Merchants Association. In the latter capacity he was prominent in the settlement of the retail clerks strike, and his success in that affair was so signal that when twenty-four hundred clerks struck in St. Louis he was summoned there, and after three weeks effected a settlement between the clerks and the merchants. He was active in the organization of the Liberty Savings Bank and is its attorney. In the organization of the Memphis Packing Corporation his firm introduced into the South the plan of issuing stock of non-par value. During the war he was a four-minute man on all the loan campaign committees and secretary of the local council of National Defense. Mr. Canale and Miss Martha Doyle were married September 18, 1912. Their children are: Louise Therese, Ellen Elizabeth and Phil M., Jr.



P. M. CANALE

J. H. Flippin

JAMES HARRISON FLIPPIN, merchant, banker, and business man, Covington, Tennessee, was born October 2, 1865, in Fayette County, Tennessee, the oldest child of James Armistead and Bettie Eloise (Dupree) Flippin, who had been married April 14, 1864. They were members of two of the oldest and most respected families in Fayette County, the father having been born in Williamson County, but a resident of Fayette County for nearly seventy years since he was a small child, save for the four years that he rode with Forrest; and the mother having been born in that county. Mr. Flippin was educated in the public school of his native county and later took a commercial course. Being the oldest of five children, the responsibilities of the family fell largely upon his shoulders upon the death of his father. At twenty years of age he began his business career as a clerk in a store at Somerville, Tennessee, and in three years had accumulated enough to go into the mercantile business for himself at Oakland. He prospered from the start and in 1895 moved to Covington, Tennessee, where he opened a general store and did a business which grew steadily from the start until 1912, when on account of ill health, he retired for a time from active business. However, two years of rest and travel throughout the United States restored his health completely, and that being the case his energy required an outlet in the form of active business again. In March, 1914, he organized the First State Bank of Covington, and has been the head of it from that time to this, now being the chairman of the board of directors. Aside from his interest in the bank, he has acquired large holdings of land which he farms on a large scale. He is also a large operator in the matter of making loans, especially on farm lands. Mr. Flippin was married June 28, 1905, to Miss Elizabeth Bryant of Virginia, a most charming and cultured woman, and their home, under her guidance, is both one of the most hospitable in Tipton County and the scene of frequent delightful social affairs. Mr. Flippin is a nephew of two of the most distinguished jurists in West Tennessee, as well as two of its most useful citizens; Judge Thomas J. Flippin and Judge John R. Flippin, the former late of Somerville and the latter late of Memphis. They were elected judges of the Circuit courts of their respective districts on the same day. The Memphian also served as mayor of his city, and then retired to private practice and lived to a ripe old age respected by the entire community and loved by all who knew him. The other brother remained on the bench of the district surrounding Memphis for thirty-two years and by a wise administration of the law tempered with mercy was able to instill into his constituents a respect for, rather than fear of, the law in a section which knew no fear and during the Civil War knew no civil law.



J. H. FLIPPIN

J. E. Holmes

JOHN ELMORE HOLMES, lawyer, Memphis, Tennessee, like so many other of the leading citizens of Memphis, is a native of Mississippi, but he was born so close to the line between Mississippi and Tennessee that he is almost a Tennessean. His grandfather, Finley Holmes, was one of the early settlers of this section, having bought a big tract of land on both sides of the State line just Southwest of Capleville, Tennessee, in 1836. Mr. J. E. Holmes was born on the family estate in DeSoto County, Mississippi, April 18, 1875, the son of Francis and Lizzie (Clarke) Holmes, his father having been born there and having spent a long, useful and honorable life in the community. After having attended the common schools at home, Mr. Holmes went to the Iuka Normal School at Iuka, Mississippi, and then to the University of Mississippi at Oxford, where in 1899 he took his degree of bachelor of law. He began the practice of law in Hernando, the county seat of his native county, in partnership with his brother, F. C. Holmes. The firm enjoyed a large and lucrative practice until 1906, when Mr. Holmes was chosen professor of law at the University of Mississippi. He loved his alma mater and had a laudable ambition to be classed later in life with the truly great men who had filled chairs both in law and classics in that institution. To perfect himself in that line, he spent the two summers between his three terms by taking post-graduate courses in the law school of the University of Chicago. However, in 1910 he resigned and moved to Memphis where he resumed the practice of his profession, alone until November, 1918, when he and Phil. M. Canale formed the firm of Holmes & Canale. From his advent to the Memphis bar, Mr. Holmes has been recognized as one of its best equipped members in talent, temperament, education and integrity, and his firm is one of the leading ones in the Mid-South. He has never sought political office, although an active factor both in Mississippi and Tennessee for the best men and the best measures, of course, along Democratic lines. In 1916 he was induced to accept appointment as chairman of the County Commission which position he filled for two years. He secured the passage of an act by which the county collects interest to the amount of some $15,000 yearly on its deposits and was instrumental in starting the first anti-mosquito campaign in the county. He is a director in the Chamber of Commerce, the Y. M. C. A. and the Guaranty Bank & Trust Company; a member of the Methodist Church, and Eta Chapter of the Sigma Chi Fraternity. He is now serving as chairman of the Education Committee of the Chamber of Commerce and has served on practically all of the Chamber of Commerce committees. Mr. Holmes and Miss Eula Owens, a daughter of Captain A. T. Owens of Oxford, Mississippi, married June 28, 1899. They have two sons, Elmore and Andrew Holmes.



J. E. HOLMES

O. N. Killough

OLIVER NEWTON KILLOUGH, Wynne, Arkansas, lawyer, planter, long active in the public affairs of the entire State and one of the most effective forces in the development of the St. Francis Levee System, was born at White Hall, in Poinsett County, Arkansas, February 18, 1865, the son of John W. and Mary Eliza (Rooks) Killough. He went to the University of Mississippi at Oxford, from 1881 to 1885, taking the full literary course. He took his law course at the University of Virginia from 1888 to 1890, being admitted to the practice of the profession of law in the circuit courts of Arkansas, December 19, 1888. Upon the completion of his course in Virginia, he returned to Arkansas and began actively the practice of his profession. He soon became recognized as one of the leading lawyers of the eastern portion of the State. In 1896 he was elected prosecuting attorney for the Second Judicial district, which position he filled with distinction for four years, going from that to the capital as representative of his district in the lower house of the Legislature. From 1903 to 1907 he was a member of the State Senate. His colleagues elected him president of that body which carries with it in Arkansas the lieutenant governorship. Again from 1907 to 1909, he represented his district in the lower house. He was a valuable member of the legislature in both houses, but probably the most conspicuous service rendered by him to his people and the State at large was in his connection with the St. Francis Levee Board. He was president of that body from 1901 to 1905 and again from 1910 to 1914. During his first administration great progress was made in the extension of the levee line and in strengthening it. It was during his last term at the head of the organization that the terrible floods of 1912 and 1913 came down. The levee then was far from being up to standard height and strength and when the rainfall was recorded on the Ohio River gauges all who were familiar with what those readings indicated with reference to the St. Francis levee knew that the line could not hold the water which would come down. But Mr. Killough made a gallant fight and saved the great bulk of the basin from overflow. Then came his great work—re-inspiring the people with confidence in the levee system and a determination to make them of the required size. He was president of the Mississippi River Levee Association from 1912 to 1914, and has been vice-president of the Rivers & Harbors Congress since 1910. His faith in the alluvial lands and success in financial affairs are shown by his owning ten thousand acres of land in Cross and Poinsett Counties. He and Miss Blanche Malone were married February 8, 1891. They and their two sons, Walter Newton and Oliver Niel, live delightfully in his magnificent home, "Killone" on the point of Crowley's Ridge at Wynne.



O. N. KILLOUGH

John D. Martin

JOHN DONELSON MARTIN, Memphis, Tennessee, recognized as one of the ablest lawyers in the Mid-South, is also equally a leader in the business, political, athletic and club life of the community. Mr. Martin was born here, May 4, 1883, the son of John Donelson and Mary Walker (Hull) Martin. Mr. Martin's mother was a granddaughter of Justice Alexander M. Clayton of the Mississippi Supreme Court. The Donelson and Martin families are two of the oldest in Tennessee, ever conspicuous for their leadership, high attainments, virtues and gentility. The first John D. Martin, a Memphis physician, a brigadier-general in the Confederate Army, was killed in action. The second of the name was long a leading lawyer and highly respected citizen of Memphis. The third, or present, John D. Martin, received his early education in Memphis, and going to the University of Virginia at the age of seventeen years, was graduated in both the academic and law courses in 1905. Returning at once to Memphis he had the good fortune and good judgment to become associated with the Honorable Thomas B. Turley, then one of the leading lawyers of the United States and at the zenith of his career—a rare opportunity of which Mr. Martin took full advantage for four years. Then he became junior member of the law firm of Lehman, Gates & Martin, and of the succeeding firm of Gates & Martin, which partnership endured until January 1, 1920, when Mr. Martin engaged independently in the general practice of law, with several assistants. He received the indorsement of the entire State superior judiciary, leading State officials, State Democratic organization and the two senators for the vacancy on the local federal bench in 1920, but the overwhelming Republican landslide in the November presidential election negatived what seemed his certainty of appointment. Mr. Martin is a member of the Tennessee Club, the Memphis Country Club and the City Club. He was a member of the Sigma Alpha Epsilon college fraternity at the University of Virginia, and formerly was a president of the Chickasaw Guards Club. During the World War he was a member of the district exemption board for the Western Division of Tennessee. He is a member of the board of directors of the Union & Planters Bank & Trust Company and of ten other large Memphis companies. He has been a member of the Democratic State Executive Committee since 1916. Mr. Martin has always been a keen lover of clean sports and for a number of years was president of the Memphis baseball club. At the beginning of the 1919 season he was unanimously chosen president of the Southern League and has been twice re-elected. He is also vice-president of the National Baseball Association. Mr. Martin and Miss Savilla Driver were married December 15, 1909. They have two children: John Donelson Martin, Jr., and Savilla Driver Martin.



JOHN D. MARTIN

Dr. J. B. McElroy

JAMES BASSETT McELROY, Memphis, Tennessee, recognized by the medical profession as being unsurpassed by any physician south of the Ohio River in the scientific practice of medicine, and as the equal of any man in the United States in that line, was born in Columbus, Mississippi, December 30, 1866, the son of James Willerford and Clemenza Tennessee McElroy. He attended Franklin Academy at Columbus and went to the University of Mississippi at Oxford, where he earned the degree of bachelor of sciences in 1888. He returned home with a burning ambition to be a doctor but without the means to pursue that course. Franklin Academy afforded him an opportunity and he taught there for three terms, saving enough money to go to the College of Physicians & Surgeons in Baltimore, Maryland. He finished the course there in 1893 and the following year moved to Stovall, Mississippi, where he engaged in the practice of his profession. His possible clientele in that little Delta town consisted of a very few people of the highest class and many plantation negroes. His analytical mind soon determined that one of the greatest losses of efficiency in the Delta was due to malaria. He began a scientific study of that disease and finally in his little country office at Stovall assembled a laboratory worthy of a large city. In the meanwhile he had taken a post-graduate course at Johns Hopkins, and in 1898 returned to Stovall, pursuing his laboratory investigations, applying science to every case that he had, studying constantly and specializing in malaria. He was the first man in the profession to write on "Malarial Gangrene." At the end of three years in Stovall, Doctor McElroy determined to enter the cosmopolitan field at Memphis, took another post-graduate course at Johns Hopkins and moved here in 1904. From the day that he opened his office here, Doctor McElroy was recognized by the profession as probably the best equipped and most scientific addition ever made to its ranks in the practice of general medicine, and the public quickly arrived at the same conclusion. For years he enjoyed a large and successful general practice, but of recent years he has confined his attention largely to diagnosis and consultation, in which he covers the entire Mid-South. The W. P. Pryor Publishing Company induced Doctor McElroy to write the chapter on "Diseases of the Kidney" for Tice's "Practice of Medicine." Doctor McElroy was the first occupant of the chair of pathology at the Memphis Hospital Medical College, and later became professor of Medicine in the University of Tennessee College of Medicine. He is a member of the Methodist Church; Tennesse Club; Beta Theta Pi Fraternity; local and American Medical associations and Fellow of American College of Physicians. He and Miss Halle Mai Kilpatrick were married November 2, 1896. Their only child is James Warric McElroy.



DR. J. B. McELROY

R. F. La Croix

ROBERT FLAUTT LA CROIX, Memphis, Tennessee, one of the most active men in the city and one of the most prominent and successful coal operators in the South, was born here January 15, 1875, the son of Jacob and Josephine (Wetter) La Croix. He attended the public schools of the city and the Christian Brothers' College here. Then to fit himself more completely for a business career, he went to Nelson's Business College. When he became twenty-one years of age, Mr. LaCroix began active life with the Southern Snuff Company. The latter part of the same year he was connected with J. L. Fazzi & Company. In 1897 he worked for a time for W. C. Early & Company in the wholesale grocery business and then went with the Benham Furniture Company, where he remained until 1900. Then he joined the forces of Bryan & Eberhart in the coal business, finding there the line which was especially suited for his talents, and in which during the past twenty years he has made such a signal success. During the six years that he spent with that pioneer coal firm of this section of the country he became known as one of the best men in that line in the community. Hence it was but natural that when the Brown Coal Company, under the direction of Mr. Robert L. Brown, was expanding its business, he should go with that company. This was in 1906, very soon after the company began to buy and operate coal mines in Kentucky. Mr. LaCroix has remained with that company ever since that time and now is its secretary and treasurer. Since he has been with the company he has been an active factor in its rapid development to the point where now it is one of the leading coal producing and distributing concerns in the Mid-South. A few years after he joined the forces of the company, it discontinued the retail coal business in Memphis to devote its activity to the production of coal from its mines in Kentucky. Now the company owns four mines in the western field of the State, three located on the lines of the Illinois Central Railroad and one on the Louisville & Nashville and it is the fourth largest producer of coal in that important field. Mr. LaCroix is also secretary and treasurer of the Gibraltar Coal Mining Company and of the Mercer Coal Company, both concerns allied with the parent Brown Coal Company. In addition to his coal interests, Mr. LaCroix has a number of outside investments. He is vice-president of the firm of J. T. Hinton & Son, Incorporated, leading undertakers of this section of the country, and a director in the Liberty Savings Bank & Trust Company. He is also a director in the Rotary Club, and a member of the Colonial Country Club, Newman's Athletic Club and the various Masonic bodies, being a Shriner and president of Al Chymia chanters. Mr. LaCroix and Miss Eva Verka were married February 28, 1909, at Sardis, Mississippi.



R. F. La CROIX

Hugh D. Tomlinson

HUGH DOUGLASS TOMLINSON, Butler, Arkansas, merchant, planter, and long the able head of the St. Francis Levee System, was born in Dover, Stewart County, Tennessee, April 19, 1859, the son of Uriah Douglass and Mattie Tomlinson. After having attended the common and high schools of Tennessee and Kentucky, he came to Memphis, November 6, 1879, and entered the employ of the Lee Line Steamers as a clerk on steamboats plying the Mississippi River. From the deck of the steamers he saw the two great floods in the Mississippi River of 1882 and 1883 and from the refugees on the steamers, heard of all of the destruction, but this did not deter him from a realization of the ultimate value of the rich alluvial lands and in October, 1883, he quit the river and moved to Osceola, Arkansas, to reside. On May 31, 1883, he had married Miss Mollie Matthews, daughter of Captain Dan Matthews, one of the first and most sturdy settlers of Mississippi County. She owned some property near Osceola, and on that Mr. Tomlinson began planting and merchandising. They sold this a few years later and bought a place at Butler, to which Mr. Tomlinson has added greatly by later purchases. He has developed this until now it is one of the finest plantations in the Mississippi basin with a colonial home containing every city convenience situated just back of the levee. Mr. Tomlinson served six years as clerk of the Circuit Court for Mississippi County and was one of the most efficient officials that the county ever had. When the late Captain Henry N. Pharr began the organization of the St. Francis Levee System in 1892, he found in Mr. Tomlinson one of the strongest advocates of that system and a most valuable aid in overcoming the opposition in his section of the country to the scheme with its consequent expense. He was appointed a member of the board of directors of the levee commission in 1905, and two years later was chosen its secretary in which capacity he served for four years. In 1915 he was elected president of the board and has filled that position with signal benefit to the district ever since that time, having been re-elected in 1920 by acclamation for a two-year term. Since 1905, except when he was serving as secretary or president of the board, he has been a member of the advisory board. Hence he has been the leading factor not only in recouping from the disasters of 1912 and 1913, but also in building the one hundred and sixty-one miles of levee to where seventy-five per cent of the levee is up to the government specification and half of the banquette work is complete. In the matters of drainage and hard-surfaced roads, especially the Scenic Highway, he has been almost equally as active as in levee work, while he showed the same spirit with the first railroad in the county. Mr. and Mrs. Tomlinson have three children: Mrs. Beulah A. Ross, John B. and Hugh D., Jr.



HUGH D. TOMLINSON

J. M. Walker

JAMES M. WALKER, Memphis, Tennessee, owner of one of the largest warehouses of its kind in the United States, being fireproof throughout, has achieved at less than forty years of age a degree of success which few men have reached in an ordinary lifetime, and yet has found time to be of great service to his community and to the nation. He was born in Brownsville, Tennessee, October 8, 1881, the son of John K. and Myra E. (Mann) Walker. He attended the public schools of Haywood County, but at the age of fourteen years began as office boy and later a salesman for the Hotchkiss & Lyle Company in Brownsville. He remained with that firm for two years and then went to Pine Bluff, Arkansas, completing his education under Professor Junius Jordan. Later he moved to Memphis, and in 1906 he devoted his energies to activities here and in Pine Bluff. Then he went to Mangum, Oklahoma, where he spent six years in the wholesale and retail furniture business, returning to Memphis in the latter part of 1912. He organized the O. K. Storage & Transfer Company with the slogan, "The world moves and so do we." He put into the business a degree of energy and efficiency which made it live up to this motto. In January, 1916, he incorporated the firm under the original name, and from that date until now he has been its president, treasurer and general manager. But the tremendous energy that he has put into this business has not consumed nearly all of that which he possessed, and for years he has been active in all of the movements for the up-building of the community. He is one of the most active stewards in St. John's Methodist Church; one of the most vigorous members of the Chamber of Commerce, having been elected to the highest elective office in that body, that of president; is a Scottish Rite Mason of the thirty-second degree; has also taken the Shrine degrees, being a member of Al Chymia Temple; has joined the Knights of Pythias; is a member of the Elks Club, the Colonial Country Club and the Rotary Club, and is one of the most useful members of the Tri-State Fair Directory. He is also president of the Universal Motor Car Company, the Citizens' Loan & Trust Company, and of the Maldezone Chemical Manufacturing Company; vice-president of the Liberty Savings Bank & Trust Company, and the Industrial Bank & Trust Company; and director in the Standard Rug & Shade Company, and the Lee Furniture Manufacturing Company, all of Memphis; and president of the O. K. Storage & Transfer Company of New Orleans. He was a heavy investor and active worker in the Liberty Loan and War Savings Stamp drives, and one of the organizers and first officers in the Memphis and Shelby County Anti-Tuberculosis Society, and is active in that work. Mr. Walker and Miss Mittie F. Knox were married in Pine Bluff, November 10, 1904. Their children are John K. and James Richard Walker.



J. M. WALKER

George T. Webb

GEORGE TILMAN WEBB, cotton factor, banker and capitalist, Memphis, Tennessee, was born in a section of the country that was not wealthy and at a period when his locality was far from prosperous, but he had a vision of greater things than his then surroundings and an ambition coupled with boundless energy and good hard sense. The son of John C. and Edna C. Webb, he was born near Middleton in Hardeman County, Tennessee, April 6, 1860. He attended school near his home for the two or three months of each year that the school was open and that he could get the time from work on the farm, and after he was twenty years old, attended the school at Rock Hill, near Middleton, for a year and a half. He then traveled for six years for a medicine concern, and by the end of that time had saved up enough money to open a store at Rogers Springs, a few miles west of his home. He prospered there, but at the end of three years realized that he needed a broader field for his activities. Hence, in 1892, he moved diagonally across the county to the little town of Whiteville. The soil was far better and the newly constructed railroad afforded an outlet. He was one of the main factors in the rapid development of that city and the surrounding country, until now Whiteville is one of the best and most attractive cities in West Tennessee. In 1900 he sold his mercantile business there and organized and managed the Whiteville Savings Bank & Trust Company. In 1905 he moved to Memphis as cashier of the then forming Bankers Trust Company. The following year he resigned that position and organized the cotton factoring firm of Geo. T. Webb & Company, which is still his principal business and which ranks as one of the leading factoring firms of Memphis. He is also president of the Whiteville Savings Bank, the Bank of Middleton, the Cordova Bank & Trust Company at Cordova, Tennessee, a member of the mercantile firm of Webb & Ellis at Eads, Tennessee, and the mercantile firm of Webb & Deen at Reverie, Tennessee. He is also interested in the Webb & Anderson Gin at Eads, the Farmers Gin at Moscow, Tennessee, and the Rossville Gin at Rossville, Tennessee. Mr. Webb also operates and owns a farm of 1,200 acres of land in Crittenden County, Arkansas, and 2,000 acres on Island No. 35, in Tipton County, Tennessee, as well as owning smaller tracts in Tennessee, Mississippi and Alabama. Mr. Webb has never sought office, but while he was in Whiteville, he served as chairman of the board of trustees for the Western Hospital for the Insane at Bolivar. Mr. Webb has been married three times; first to Miss Flora Babcock in 1889, later to Miss Jennie Lou Rhea in 1901, and last to Miss Lenna V. Gee, superintendent of schools, Hardeman County. His children are: Guy, Karl, Gerald, Iris and George B., the issue of his marriage to Miss Babcock, and Abe Rhea and Virginia, the issue of his marriage to Miss Rhea.



GEORGE T. WEBB

M. J. Bouldin

MARSHALL J. BOULDIN, leader in the commercial, financial, banking, planting, political, social and club life of Clarksdale, Mississippi, had no opportunities thrust upon him, but showed that he possessed within himself the elusive element of success by grasping every one that came within reach. Born December 21, 1862, in DeSoto County, Mississippi, the son of Ephraim and Mrs. Katie Jones Bouldin, his scholastic education was confined to the free schools of his native county. At seventeen years of age he was agent and telegraph operator for the old Mississippi & Tennessee Railroad, now the main line of the Illinois Central Railroad south from Memphis. He was the first agent for the railroad at Tunica, Mississippi, and in 1886 became agent for the road at Clarksdale, Mississippi. His ability was not to be confined to any such narrow limit, and soon he went into the general insurance business. In 1896 he was elected to the most important county office in Coahoma County, clerk and master of the Chancery Court, in which capacity he served for two terms, passing in 1904 to the almost equally important office of sheriff and tax collector, which position he occupied for four years, making a most efficient public servant in both offices. At the end of his shrievalty, he found the small wholesale grocery firm of Broaddus & Ferris at a standstill from lack of funds, its original capital of $10,000 having been consumed. He put his ability and money into this business, and it began to develop from that day. Having enjoyed two of the most lucrative offices in the county, he was willing to serve his people, where there was work to be done but comparatively no pay. He put in two terms as member of the city council and mayor. At all times except during the dry seasons, the streets of Clarksdale were legal highways, but not streets, on account of the mud. He put down the first pavement. Insurance rates were almost prohibitive and fire loss tremendous from lack of a fire department. He organized and installed the first one. Meanwhile the grocery firm continued to grow. He had taught the neighboring planters that they could get their supplies there cheaper and quicker than they could from Memphis commission merchants. Many took stock with him, and in 1909 the name was changed from Broaddus & Ferris Company to the Delta Grocery & Cotton Company, now with a capital stock of $500,000, and a yearly business of a million and a half dollars, handling 25,000 bales of cotton. Mr. Bouldin is a member of the Presbyterian Church, a Mason, a Templar, a Shriner, an Elk, a Rotarian, and a member of the Chamber of Commerce, having served as grand chancellor of the Knights of Pythias for one year. On July 15, 1890, Mr. Bouldin and Miss Helen Alcorn were married. They have four children, Mrs. L. A. Gilliam, Mrs. F. C. Marley, W. M. Botts and Marshall J. Bouldin, Jr.



M. J. BOULDIN

Dr. W. T. Pride

WILLIAM THOMAS PRIDE, Memphis, Tennessee, doctor of medicine and one of the leading specialists in the Mid-South in gynecology and obstetrics, is a native of Northern Alabama. He comes from that hardy pioneer stock which settled in the valley of the Tennessee River in the early days and became such conspicuous factors in the development of the high civilization there and were equally prominent in the growth of the country to the west and south of them. Doctor Pride was born in Huntsville, October 28, 1881, the son of J. Willsey and Katherine (Mason) Pride. After having attended the public schools at home, including the Madison County High School, from which he was graduated at the age of sixteen years, he entered the South Kentucky College at Hopkinsville, Kentucky, a military institution, from which he received in 1901 the degrees of bachelor and master of arts. He then decided upon the practice of medicine for his life work and went to Philadelphia, Pennsylvania, for his education. In 1902 he entered the University of Pennsylvania, where he earned his degree of doctor of medicine with such class honors in 1906, based upon his class standing for the first three years that he became a member of the honorary Greek letter fraternity—Alpha Omega Alpha. His standing in his classes stood him in good stead again, for, upon receiving his degree, he was appointed an interne in the University Hospital, and became its chief resident surgeon. He remained there two years, and on October 6, 1908, selected Memphis as the scene for his future success. In Memphis he has specialized in gynecology and obstetrics, that important branch of the science of medicine which for so long failed to keep pace with the change in conditions under which women lived, but which in recent years has done so much to make the next generation of mankind healthier and stronger and so much toward reducing mortality among babies. Doctor Pride forged rapidly to the front and is justly regarded as one of the leading men in that line in the Mid-South. Doctor Pride's broad humanity reaches far beyond the practice of his specialty. The ravages of the white plague were apparent to all. He was willing to put his time and money in the eradication of the disease. He has long been a member of the Shelby County Anti-Tuberculosis Society, and since 1917 he has been its vice-president. He is a member of the American Medical Society; Southern Medical Association; Tennessee State Medical Association; Memphis and Shelby County Medical Society; Clinical Congress of Surgeons, and Tri-State Medical Association. He is on the staffs of the General, Baptist, St. Joseph and Lucy Brinkley hospitals, and associate professor of obstetrics at the University of Tennessee. He and Miss Marguerite Warner were married October 29, 1915.



DR. W. T. PRIDE

Dr. H. B. Everett

DOCTOR HIRAM BAILEY EVERETT, leading physician and surgeon and for a number of years the most progressive citizen of Binghamton when it was a separate municipality and also since it has become a portion of the City of Memphis, Tennessee, was born in Newton County, Mississippi, October 15, 1883, the son of Elansum Green and Frances (Tatum) Everett. He attended the public schools of Hickory, Mississippi, and the Georgia Robinson Christian School in Henderson, Tennessee, under Professors Freed and McDougall. Young Everett then decided that he would make the profession of medicine his life work and he came to Memphis and entered the old Memphis Hospital Medical College, which for years had a faculty surpassed by few institutions in that line in the United States and which is the alma mater of so many of the great doctors and surgeons of the entire South today. He received his degree of doctor of medicine from that institution in 1906 and was graduated at so high a rank in his class that he was given an interneship in St. Joseph's Hospital. In the year that he spent in that noble institution he gained such valuable experience that when the following year he went to Binghamton and began the practice of his profession, his equipment was immediately recognized and it was but a short time until he had drawn to himself a wonderful clientele. His development both from a professional and also from a financial point of view has been steady, and even rapid from the time that he became known to the people among whom he had located. Binghamton was not then so attractive as it is now. There was not a concrete sidewalk nor was there a brick building in the community. Sanitary conditions were at as low an ebb in the tide as were civic affairs. True to the high ideals of his profession he went to work to eliminate the cause of the condition from which came his income. Soon he was made health officer of the town. Typhoid fever and other minor preventable diseases were current every favorable season. His vigor and efficiency led the movement for their reduction to a minimum. So also was he a leader in civic developments. Twice was he named on commissions to spend money raised from bond issues for public improvements. Concrete walks followed. He erected in 1913 his first brick business house in the town, added two others in 1917, and another in 1920, and indications are that soon he will move his residence off Main Street and build a third. In the World War he was chairman of the exemption board which had accepted one thousand and one men to the army with the lowest per capita expense of any board in Shelby County. He is a member of the Colonial Country Club, and the American and practically all of the lesser medical societies. Doctor Everett and Miss Evelyn Thompson of Neshoba, Tennessee, were married January 28, 1912.



DR. H. B. EVERETT

R. L. Beare

ROBERT LEE BEARE, manufacturer, capitalist and leading business man, Jackson, Tennessee, is a native of Mississippi, having been born December 2, 1864, at Aberdeen, the son of David Seig and Sarah (Taylor) Beare. He received his education in the public schools, but at the age of fifteen years began his career as messenger boy in the telegraph office at Aberdeen. By the following year he had mastered the code and had been given a key in the telegraph office. He followed telegraphy for some years, spending a year at Fort Morgan, Alabama, as displayman in the United States Army Signal Service and telegraph operator. Then he went to West Point, Mississippi, becoming manager of the telegraph office there, where he spent three years until he was promoted to manager of the office in Aberdeen. During that time he invested in the ice manufacturing business at Humboldt, Tennessee, and five years later resigned his position with the telegraph company at Aberdeen and moved to Humboldt, devoting all of his time to the ice business. He spent ten years in that line at Humboldt, during which time he expanded the business and enlarged the plant until it was one of the best in West Tennessee. Mr. Beare had prospered with the business until he sought a wider field. In 1905 he sold his entire holdings at Humboldt and moved to Jackson, since which time he has taken a very active part in every movement for the upbuilding of that city and Madison County. Under the firm name of the Beare Brothers Ice & Coal Company, he established a large plant there. It was a success from the start, although the brothers who had been associated with him in the enterprise died soon after it was begun. In 1912 he built an additional plant and took the contract for icing the refrigerator cars of the Mobile & Ohio Railroad. Three years later he purchased the large plant and business of the Consumers Ice Company and with the consequent economy in operation and delivery, he reduced the price of ice in Jackson and since that time has steadily kept the price down. Mr. Beare was a heavy stockholder in and president of the O'Malley-Beare Valve Company of Chicago, but in 1916, sold his interest in the company and resigned the presidency. He served for a time as president of the Jackson Association of Commerce; is vice-president of the Southern Interior Traffic Association; member of the board of governors of the Tennessee Manufacturers' Association; charter member of the Jackson Country Club and Rotary Club; director in the Birmingham Northwestern Railway; Mercantile Union Trust Company and Second National Bank, and president of the Beare Ice & Coal Company; was active for years in the militia and belongs to the principal clubs in Jackson. He and Miss Mary Reiney were married October 4, 1905. Their children are Mary Hortense and Robert Lee Beare, Jr.



R. L. BEARE

W. C. Chandler

WILLIAM CULLEN CHANDLER, who probably has built more houses in Memphis, Tenessee, on his own land than any other man, and who is distinctly a man of action rather than words, is a native of Tennessee, having been born in Madison County, September 20, 1884, the son of William Green and Ella (Ruff) Chandler. He was number six in a family of nine children. He attended the public schools at Jackson, Tennessee, through the fifth grade, then put in three years in night schools at Jackson, working by day, and later was graduated from the commercial department of the Southwestern Baptist University at Jackson. He and a brother were engaged in the decorating business in Bessemer, Alabama, for six years until 1910, when he sold out and went to Texas. He was in business there for a short time and then became a salesman throughout the central and southwest for several eastern firms dealing in art goods. During the latter part of the time that he was in the West, his headquarters were in Denver, Colorado, and it was from there that he removed to Memphis in 1912. He attended the Memphis Law School for two years and after having received his diploma, he successfully took the examination of the Tennessee Board of Law Examiners and in 1915 was admitted to the practice of that profession. However, instead of pursuing the law for a livelihood, Mr. Chandler took up the line of dealing in real estate and building and selling houses. There were a few homes in the city then of the bungalow type, but to him probably more than to anyone else is due the credit for the present popularity of that form of construction. He adopted "Bilt Rite" as his slogan, and the houses which he constructed were not only built right, but they contained such a touch of the artistic that they were very attractive to the intended purchasers. Mr. Chandler erected his first "Bilt Rite" bungalow at No. 1125 Central Avenue in 1913, and soon expanded his line until he would acquire a large tract of land, develop it, erect "Bilt Rite" bungalows on it and sell them. He built twenty-two of these on Forrest Avenue, east of Bellevue Boulevard. He acquired the Cummings property north of McLemore Avenue, developed the Azalia Subdivision, built thirty-two "Bilt Rite" bungalows on it and sold them all. In all he has erected on his own land some one hundred and fifty houses in Memphis and thus added half a million or more dollars to the taxable value of the city. Mr. Chandler now is the head of the real estate firm of Chandler & Walden, which he says is "Just 'Home-Folks' with offices in the Goodwyn Institute Building." He is a member of the Chamber of Commerce, the City Club and the Unitarian Church. Mr. Chandler was married September 20, 1905, to Miss Aetna Kastner, daughter of Charles Kastner of Milan, Tennessee. Their children are: Charles, Howard, Tom Ruff, and Juanita.



W. C. CHANDLER

G. W. Culberhouse

GEORGE WASHINGTON CULBERHOUSE, merchant, planter, cattle raiser and leading citizen of Jonesboro, Arkansas, is a native of Tennessee, like so many other of the earlier citizens of the eastern section of the State. He was born in Bedford County, Tennessee, January 5, 1852, the son of Moses and Parthina (Roberts) Culberhouse. His father was an extensive planter and stock raiser in Middle Tennessee, where he moved in 1834 from North Carolina. Thomas Culberhouse, father of Moses Culberhouse, was a native of Berkshire, England. The Culberhouses remained in Tennessee only eighteen years, when they moved to Arkansas, settling in what then was Greene County in October, 1852, seven years before the Legislature of the State created his section into Craighead County, and there the father and mother reared a large and useful family. Moses Culberhouse died there in 1872, but his widow lived with her son, George W., to a ripe old age and to enjoy the distinction which her children had received. Times were not prosperous in that part of Greene County in the early fifties and Mr. Culberhouse spent most of his young years in the field with his father and elder brother, Thomas D. Culberhouse. Mr. Culberhouse, between the crops, managed to get in an aggregate of fifteen months at schools in the neighborhood, until he was twenty years of age when he moved to Jonesboro and began clerking in a drygoods store. He remained there for four years and then he became interested with his brother, Thomas D. in the merchandise business. This association continued for ten years and at the expiration of that time Mr. George W. Culberhouse became the sole owner of it. In 1918 he organized the Jonesboro Supply Company of which he is the president. In 1919 he organized the Jonesboro Grocery Company, in which he is a director and of the $100,000 capital stock of which he is a large holder. In 1920 he organized the Arkansas Brick & Lumber Company, with a capital of $100,000 of which he is a large owner and in which he also is a director. He is also a director and stockholder in the Jonesboro Insurance Agency, organized in 1919; and also in the O. K. Motor Sales Company, organized in 1920 with a capital stock of $50,000. In addition to these business holdings, Mr. Culberhouse owns a plantation of one thousand acres in Craighead County where he raises cotton for the main crop, and also of a farm of half a section where he specializes in Hereford cattle. In his early mercantile career, Mr. Culberhouse freighted his merchandise from Memphis, and he helped cut the right of way for the first railroad in the county, and aided greatly in the building of what now is the Frisco through Craighead County. He and Miss Ola Dondinau were married November 24, 1874. They have no child of their own, but have adopted three orphans: Flossie Belle Hughes, Nannie Pounds and Mattie Campbell.



G. W. CULBERHOUSE

W. A. Cox

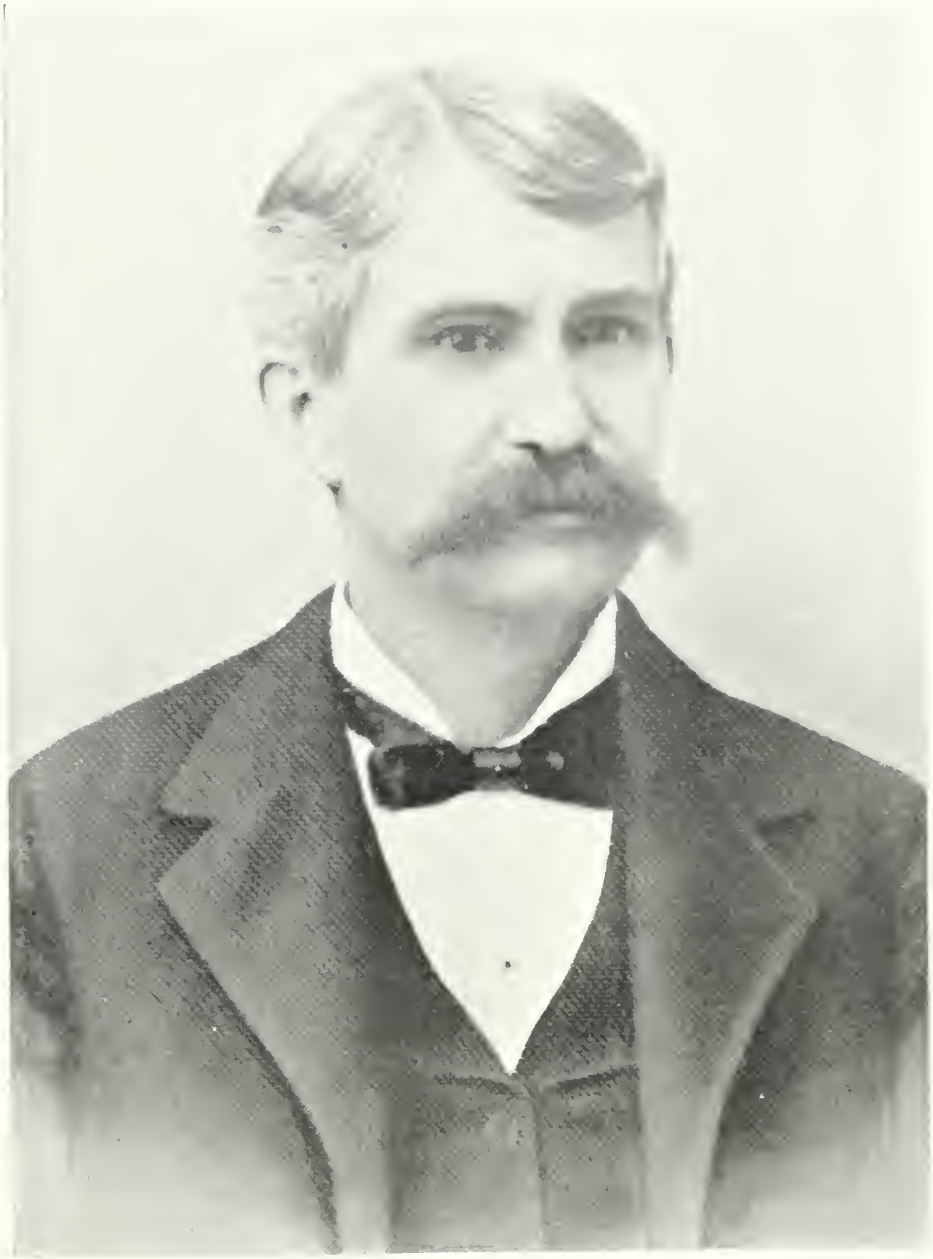
WILLIAM ARTHUR COX, banker, lawyer and planter, Marks, Mississippi, one of the pioneer business men and developers of Quitman County, comes of pioneer stock. He is the son of George M. and Amanda C. Cox. His father, George M. Cox, migrated when only a small boy from his ancestral home in South Carolina into Georgia, and after a few years there, moved on further west into what now is Tallahatchie County, Mississippi, then so sparsely settled that his home in the northern part of the county was several miles from the nearest neighbor. Mr. Cox was born near Enid, Tallahatchie County, January 10, 1877, and attended the common and high school there. From twenty to twenty-two years of age he attended the University of Mississippi, and was given the degree of bachelor of laws in 1899. The same year he sought the wider opportunities which the Delta offered to an ambitious young lawyer than those afforded in the hills and settled in Belen, then the county seat of Quitman County. He succeeded in the practice of his profession from the beginning, but, after six years of that, he decided to devote the most of his energy to the financial world and to business rather than the law. Hence, in 1905, he moved from Belen to Riverside, where Marks now is, accepting the position of cashier of the Riverside Bank. The following year the Town of Marks was officially established, and on account of its superior transportation facilities was made the county seat. He served during 1906 as the first mayor of the Town of Marks, and from that date to this, he has been one of the active figures in the rapid development along all good lines not only of Marks, but also of all Quitman County. He remained as cashier of the Riverside Bank until 1911, when its success under his direction had become so apparent and its efficiency as a factor in the growth of the community had become so conspicuous that he was elected its president. He has been re-elected every year since that time and now his bank is considered one of the most substantial of any in the Delta in a similar community. Mr. Cox has added a general insurance agency to his business and also has hastened the development of the cut-over lands by making a connection through which farm lands are used as a security for loans. As Mr. Cox prospered financially, he began to invest his surplus in Delta lands, first in Quitman County, and then in Poinsett County, Arkansas. His holdings aggregate some two thousand acres of which twelve hundred acres now are in cultivation. Mr. Cox is a member of the Baptist Church, of the Clarksdale Lodge of Elks and of the Knights of Pythias. Mr. Cox and Miss Myrtle Ellison, daughter of Mr. L. H. Ellison of Memphis, were married here in 1906. Their children are William Arthur, Jr., Janie C., J. Ellison, Fern D., Lelia May, Leon H., and Zula D.



W. A. COX

G. W. Faison

GEORGE WASHINGTON FAISON, merchant, planter, banker and pioneer in the manufacture of cotton seed oil in the Mississippi Delta, has been a leading figure in the transformation of that wonderful country into the high state of production of today. Mr. Faison is a native of the Delta, an old inhabitant, although young in years, and for nearly half a century has had his shoulder to the wheel, scotching in the lean years and boosting whenever there was a chance for even a slight upward motion. Mr. Faison was born in Issaquena County, February 23, 1861, the son of George Washington and Ellen Rebecca (Fields) Faison. He attended private school near Benton, Mississippi, went to school at Winona, and completed his education at Washington and Lee University, Lexington, Virginia. At the age of nineteen years, he returned to Faisonia, his father's home. His father was in business there and Mr. Faison worked for him for five years. In 1885 he opened a store for himself at Shaw. Three years later he formed a partnership with his father under the name of G. W. Faison & Son. The firm conducted four stores, one each at Shaw, Indianola, Faisonia and Steiner. Although the country then was very wild and most of it covered with timber, the firm did a business of more than half a million dollars a year, Mr. Faison having active and personal charge of the stores at Shaw and Steiner. He was a charter member of the Bank of Shaw and built the Shaw Cotton Oil Works. He was one of the active originators of the Indianola Cotton Oil Mill, and for a time was interested in the Hollandale Cotton Oil Mill. He was also interested in the Planters Bank at Clarksdale and was a director in that institution. Soon after he and his father went into business together in the chain of stores, Mr. Faison began buying the rich Delta lands, then cheap, and cultivating them in cotton. He has been a life-long member of the city council of Shaw—not during his entire life, but during the life of Shaw—except for one term when the city was deprived of his services on account of his absence. He still is a member of that body. In the city government he has always been active for the improvement of the community. He was a leader in the plan for giving the city waterworks and probably no one factor, except the levees, has done more for the growth of the Delta than the substitution of artesian for the shallow pump water. He also pushed forward the electric light plant for the city. Mr. Faison was a representative from Sunflower County in 1882 at the New Orleans Waterways Convention. He and Miss Willie Chamberlain DeJarnette were married February 28, 1893. Their children are George Washigton, Jr., and John DeJarnette Faison; both of them second lieutenants in the A. E. F.—George W. in the Fourth Division with the Army of Occupation of Germany, and John D. in the Seventh Division.



G. W. FAISON

L. E. Gwinn

LAMBERT ESTES GWINN, Covington, Tennessee, lawyer, one of the leading figures in the Democratic politics of the State, former educator and newspaper editor, is a native of Tipton County, where he has spent his entire life. He was born in the interior town of Burlison, February 13, 1884, the son of J. L. J. and Kiser D. Gwinn, and received his early education at the grade and high schools of his native county. At the age of sixteen years he began his career as a school teacher and during the next seven years made an enviable reputation for himself as one of the leading if the youngest educator in the county. During his next two years he was associate editor of one of the county newspapers. In that capacity he was as successful as he had been in the school room. Mr. Gwinn had from his childhood days taken an active interest in all public affairs and his natural bent in that direction was strengthened during the time that he was a journalist. While he was teaching school and also while he was editing the paper, Mr. Gwinn employed his spare time in the study of the law, and having been admitted to the practice at the Covington bar, he severed his connection with the paper in 1909, since which time he has devoted his main energies to the practice of that profession. He has steadily risen to where he has for a number of years been one of the leading members of that bar. Few cases of importance appear in the courts there in which he is not engaged on one side or the other. Among his clients is the Illinois Central Railroad, of which he is local attorney. For six years following 1911 he again served the cause of education in his county as superintendent of public instruction, where he did much to place the grade and high schools on a higher basis. He was elected by an overwhelming majority by the democracy of Shelby and Tipton counties in 1918 as the joint senator from that district in the General Assembly of the State, where he served two years, fathering much good legislation for the State at large and for his district, which was the most important in the State. In the meantime he also was a member of the State Democratic Executive Committee from 1896 to 1900. He was supervisor of the census for the Tenth Congressional District in 1920, and also was an elector for the State at large in the national presidential campaign of that year. Mr. Gwinn has been as successful in financial circles as he has been in the law and in politics. He is president of the Planters Bank of Atoka, Tennessee, and a member of the board of directors of the Union Savings Bank of Covington. He is also a director in the Covington Business League, and a member of the Christian Church. Mr. Gwinn and Miss Willie Agnes Gwinn were married April 18, 1911. Their children are: Margaret D.; L. E., Jr., and Willie Agnes Gwinn.



L. E. GWINN

L. M. Hall

LOUIS MAURICE HALL, Memphis, Tennessee, one of the largest and most extensive merchandise brokers in the Mid-South, owner of valuable real estate and active in all movements for the upbuilding of the community in which he lives, is a native of Vicksburg, Mississippi, where he was born September 6, 1866, the son of Ephraim Louis and Catherine (McCabe) Hall. He received his education in the college of the Sacred Heart Brothers in Vicksburg and at the age of fifteen years went to St. Louis, Missouri, where for four years he was bookkeeper and cashier for the Blackmer & Post Sewer Pipe Company. Then he spent two years in the service of the United States Government in connection with the lighthouse service and at the end of that time came to Memphis. His first connection here was with Seessel & Ashner, where he was bookkeeper and cashier for eight years. Then he went with M. E. Carter & Company in the same line of work, where he remained for three years. Then he and Mr. Daniel Grace formed a partnership in the produce business, with which he had become thoroughly familiar through his previous connections. At the end of a year Mr. Hall became the sole owner of the business and conducted it for three years, when his health failed and he left Memphis for a year in which he thoroughly recuperated. Returning, he was connected with the Patterson Transfer Company and the allied Galloway Coal Company for a year in charge of the books of the companies. Then with a capital of $93 on the debit instead of the credit side of the ledger, he went into the line in which he has achieved such marked success, merchandise brokerage. The business grew steadily from the start and has continued to do so until now it is second to none in the Mid-South. In 1902 Mr. Hall added real estate and investments to his line of business and in that also has succeeded to where he owns more than one hundred pieces of valuable property in Memphis. He is a stockholder in the Central-State National Bank, the Security Bank & Trust Company, Union & Planters Bank & Trust Company, the Liberty Bank & Trust Company and the Peoples Savings Bank & Trust Company. He is a member of the Sacred Heart parish, was secretary of its board of wardens for the years 1907, 1908 and 1909; was grand knight of the Knights of Columbus for 1918 and 1919, now is district deputy for the State of Tennessee, and is secretary of the welfare board. He was active in the organization of the Sub-Mu-Loc Club and has been its president from the beginning. During the World War, Mr. Hall was general chairman of the Knights of Columbus committee which sold Liberty bonds to the amount of $801,000 in one day. He also was active in all of the campaigns for war loans, Red Cross and Jewish Relief. Mr. Hall and Miss Florence E. Miller were married October 21, 1891.



L. M. HALL

L. P. Janes

LEONARD PALMER JANES, Memphis, Tennessee, as head of the Memphis Furniture Manufacturing Company, is one of leading manufacturers and business men of the entire South. In the short space of thirteen years he has risen, by sheer merit on his own part, from the position of city salesman for the company to its executive head. Mr. Janes' family was one of the earliest to settle in Henry County, Tennessee. He was born in Paris, April 23, 1873, the son of Mrs. Mary Ellen (Palmer) Janes and the late William Marshall Janes. Mr. W. M. Janes had also been born in the same county, at Osage; had received his literary and legal education at Yale University; had been one of the leading lawyers in Henry County at the time that its bar ranked second to none in the State; had been a leader in the political life of his county when Henry had more influence per capita than probably any other county in Tennessee, and had represented his county in both houses of the Tennessee General Assembly, when the loss of his hearing necessitated his abandonment of the law after only twenty years of practice of that profession. Mr. L. P. Janes was educated in the grade and high schools of his native city, having finished the course in the latter at fourteen years of age. From the Paris High School Mr. Janes went to the University of Tennessee at Knoxville, where he finished in 1889 at only sixteen years of age. In 1892 the family moved to Paducah, Kentucky, where Mr. Janes went into the furniture business. He remained in that line in Paducah for fifteen years, and then in 1907 came to Memphis and joined the forces of the Memphis Furniture Manufacturing Company in August as city salesman. Mr. R. G. Morrow had established that business fifteen years previously and in Mr. Janes he quickly recognized a valuable addition to the company's personnel. Mr. Janes brought to the furniture company's organization a thorough knowledge of furniture, indomitable energy, sterling integrity, absolute honesty, rare business acumen and a delightful personality. A natural salesman, it was but a detail for him to master the manufacturer's end of that profession. He soon mastered the other lines of the business and his promotion was rapid. He rose step by step until he became the vice-president and general manager of the company. For the past several years he has been a tremendous factor in the rapid growth of the Memphis Furniture Manufacturing Company, recognized as one of the largest and most successful concerns of its class in the country. Hence it was but natural that when Mr. Morrow died, Mr. Janes, in July, 1920, should be elected to succeed him as president of the company. Mr. Janes and Miss Edna Katie Grace were married October 5, 1895. They have one child, Leonard Palmer Janes, Junior, now a student at the University of Tennessee, Knoxville, Tennessee.



L. P. JANES

Walk C. Jones

WALK CLARIDGE JONES, architect, Memphis, Tennessee, is native of Memphis, where he was born October 21, 1874, the son of Jasper Newton and Mary Jane Jones. He attended the city schools and upon the completion of his course in them he entered the office of M. H. Baldwin as a draftsman. Later he worked in the same capacity for Major C. C. Burke and still later for H. J. Hain. Having had eight years practical experience and study along the line that he had chosen for his life work, Mr. Jones began the practice of his profession and from the start has succeeded, until now he is recognized as one of the leaders in that in the Mid-South. He is the senior member of the firm of Jones & Furbringer. For many years he has been the architect for the City Board of Education, and in that capacity he has designed the recent buildings of the board, not only so as to be economical of construction, but also to be beautiful to behold, containing the best safeguards for the protection of the lives and health of the pupils and the most approved arrangement for the modern systems of teaching. In fact, the published report of the recent survey of the Memphis school system by Dr. Bunker of the United States Bureau of Education contains the highest tribute to the Rozell School as a model of arrangement no matter what might be the system to be used in the building. Mr. Jones designed and had charge of the construction of the North Memphis Savings Bank building on Main Street and Adams Avenue, one of the most artistic of the smaller skyscrapers in the city. He also had charge of the erection of the Rex Club building on Dunlap Street and Madison Avenue and the massive Masonic Temple. The Christian Science Church, fronting on Forrest Park, is also his design. However, the most beautiful building that he has erected and the most classic in the city is the Jewish Synagogue, on Poplar Avenue and Montgomery Street, which follows closely the lines of the St. Sophia Mosque in Constantinople. He now has charge of the plans for the new Colonial Country Club and the Ridgeway Club; the Stratton Station, the big warehouse to take care of the Stratton grocery, hardware and Piggly-Wiggly interests here. He also has charge of the building which the Simmons Hardware Company of St. Louis plans to erect on Tennessee Street in which to house its Memphis branch. But his biggest present design is for the system of buildings to compose the Oakville Sanitorium for tubercular patients which he has designed to be the most complete of any in the country for that especial purpose. Mr. Jones is a member of the American Institute of Architects, of the Colonial Country Club, of the Rotary Club, of the Chamber of Commerce and of the Memphis City Planning Commission. He and Miss Sophy Winkelman were married March 7, 1900. Their children are Henry Winkelman and Walk G. Jones, Junior.



WALK C. JONES

W. W. Johnson

WILLIAM WOODY JOHNSON, Memphis, Tennessee, one of the leading manufacturers of ice in the Mid-South, is strictly a self-made man, in that he has made his own way in the world from the time that he was fourteen years of age and that he has forged his way to the head of a chain of useful, successful and growing enterprises. He was born in Burleson County, Texas, November 20, 1866, the son of Isaiah Woody and Sarah (Phears) Johnson. His paternal grandfather was the Reverend Thomas E. Johnson, who moved from southern Georgia to Brenham, Texas, in 1845, the year when the Lone Star of the Republic of Texas joined the constellation of the United States. Mr. Johnson's mother was a sister of Thomas Phears, official surveyor of Washington County, Texas. Mr. Johnson received little education except in the wide school of experience. He went to school for a short time in Austin and in Kansas, where his father lived for a time, and learned some grammar and mathematics under Professor Wallace at Austin. At the age of fourteen he was a farm hand and at sixteen a sheep rancher, and at eighteen he was an employe of the Austin Street Railway Company, working an average of seventeen hours per day at $1.35. But out of this small wage he saved money. A year later he began his career as an ice man in the capacity of driver of an ice wagon for the Lone Star Ice Company of Austin, Texas. He followed this vocation for ten years in Austin, San Antonio and Corpus Christi. By that time he had become inoculated with the political germ and was elected alderman in San Antonio. Later he was city clerk, chief clerk to the district clerk and city tax collector. This political life looked at the beginning like a good job. It was easier than the work on the ice wagon and the pay was more, but at the end of six years in public office he had to borrow enough money to get out of San Antonio. In the meanwhile Mr. Johnson had studied law and been admitted to the bar, but had never practiced. He came to Memphis in 1903 and superintended the erection of the Tennessee Ice Company's plant on Linden Avenue and took the management at $100 per month and a share of the profits. The daily capacity at the beginning was ninety tons of ice. Now it is one hundred and seventy-five tons. Ten years later he built the Valley Ice plant on Alston Avenue. In 1911 the Linden Natatorium was added to the Tennessee plant, and in the same year he built the Delta Ice Company's plant at Vicksburg, Mississippi, now one of the best equipped plants in the State. In 1917, he organized the Ouachita Ice & Fuel Company of Monroe, Louisiana. He is vice-president of the Memphis concerns, president of the others, and general manager of all of them. He and Miss Carrie Voss of Austin were married in 1890. They have five children and live at Macon Road and Highland Avenue in one of the nicest country homes around Memphis.



W. W. JOHNSON

J. T. Jenkins

JAMES TALMAGE JENKINS, Clarksdale, Mississippi, who claims the distinction of having the most remarkable record ever made by any man in the South in the line of writing life insurance, is one of the livest wires in the live city of Clarksdale. He is a native of the Mississippi Delta and has spent his entire life within a short distance of the place of his birth. Mr. Jenkins was born in Lyon, Mississippi, July 18, 1883, the son of Napoleon Bonaparte and Nance Joe Anna Jenkins. His home was on the edge of what is now the splendid city of Clarksdale and it was there that he received his early education in the grammar and high schools. From there he went to Mississippi College where he finished his education. Returning to the Delta, he went into business in the mercantile line in 1905 in Clarksdale. However, in 1908, he closed that business out and went to work in a store in the same city. He continued there until January 1, 1914, when he found the line in which he has made such a signal success. It was on that date that he secured the agency in Clarksdale for the Franklin Life Insurance Company of Springfield, Illinois. Both he and the company realized in a short time that each of them had made a valuable find—he, a line which offered full opportunity for his talents, and the company, a man who could and would do things on a big scale. Within less than a year after his first connection with the company, he was made agent for the entire State of Mississippi. His personal popularity was such that in 1916 Coahoma County elected him as her tax assessors and he filled that trying position for the full term of four years with credit to himself and impartiality to the taxpayers. Mr. Jenkins is the proud possessor of five silver cups, trophies won by his success in writing life insurance. During the three consecutive years of 1916, 1917 and 1918, he won the State challenge cup, open to competition from every State in the Union, and with the third consecutive winning, the cup became his private property. On a thirty-days' challenge contest he won the cup over the State of Alabama in 1919. During the years 1918 and 1919 he held the record over all agents of the company in the United States for the largest amount of business written. His fifth trophy is the great President's Cup, and that Mr. Jenkins brought to the Delta of Mississippi by writing for the company $100,000 of business during five specified days in the year 1919. He is a member of the Rotary Club of Clarksdale; is a Shriner of Wahabi Temple of Jackson, Mississippi; of the Clarksdale Country Club, and of the Baptist Church, and has ever been one of the most active figures in the promotion of all movements for the upbuilding of Clarksdale and Coahoma County. Mr. Jenkins and Miss Effie Turney were married November 15, 1904. Their children and J. T. Jenkins, Junior, and Anona Vaught Jenkins.



J. T. JENKINS

Morris Lewis

MORRIS LEWIS, Lexington, Mississippi, merchant and banker, the most active, progressive and successful man in that portion of the State, was born July 29, 1873, in Poland. He is the son of Jacob and Emma Lewis. He came to New York at thirteen years of age and worked for four years as office boy for a wholesale establishment there, receiving his education in night school during that time. At the age of seventeen years, he went to Sidon, Mississippi, as clerk at $25.00 per month. In 1895, when the people of Lexington had hardly recovered from the panic of 1893, he picked that city out as the best business site in which to locate and went there with $500.00 which he had saved, and with his friend, Mr. Sam Herrman, bought a small stock of goods and began merchandising for himself. Then began the development of a genius for business probably not excelled in the State. Mr. Lewis' vision went beyond the mere selling of goods to those who happened to come to Lexington to sell cotton. He went after more cotton and hence more customers. The city then was getting only five thousand bales of cotton yearly. He made connections with leading cotton firms of this country and Europe by which he was able to pay the maximum price for cotton and it was not long before Lexington was recognized as one of the best markets in the State, and cotton receipts grew to over 20,000 bales. In quick succession he organized a compress, a cotton-oil mill and an ice factory, which put new life into the city. In 1900 his original business had grown to where he incorporated it as the Lewis-Herrman Company. He led in the organization of the electric light plant and the building of the waterworks and sewer systems for the city, negotiated for the sale of the bonds and taking himself what investors were not eager to get. In 1905 he organized the Merchants & Farmers Bank & Trust Company with a capital of $100,000 which under his presidency has grown to an institution with $200,000 capital and surplus and $2,000,000 deposits. In 1912 he established the Herrman Grocery Company, in 1914 merged with the Barrett Grocery Company into the Gwin-Lewis Grocery Company. In 1915 he organized the LeFlore Grocery Company of Greenwood, Mississippi, doing an annual business of $4,000,000. He is one of the organizers and directors of the Guaranty Bank & Trust Company of Memphis, Tennessee, and president of the Bank of West Mississippi. Mr. Lewis took a very active part for the government in all work during the World War. Mr. Lewis was married January 18, 1899, to Miss Julia Herrman, grand-daughter of the late Jacob Sontheimer, pioneer planter and merchant of Holmes County. They have three children: a daughter, Miss Fay Emily, and two sons, Morris, Jr., and Celian Herrman. His beautiful home, Faymorcele, named for his three children, is one of the show places of Mississippi.



MORRIS LEWIS

Dr. J. L. McGehee, Jr.

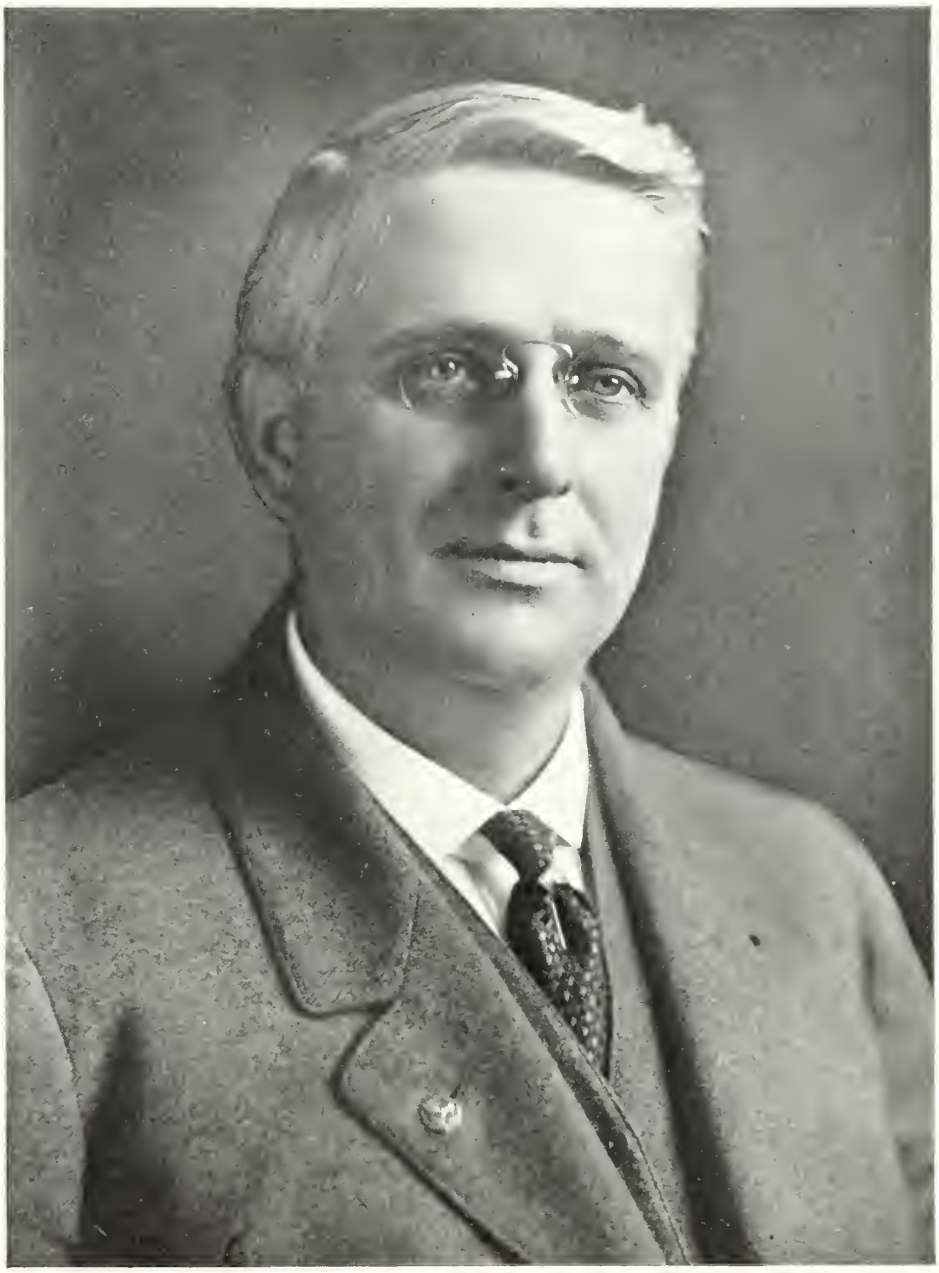
JOHN LUCIUS McGEHEE, JUNIOR, Memphis, Tennessee, one of the leading surgeons of the Mid-South, was born in Panola County, Mississippi, January 2, 1879, the son of John Lucius McGehee, Senior, and Ada Knight (Hartridge) McGehee. After having finished the schools of Panola County, he attended the Memphis Military Institute from 1893 to 1895. Then he went to Millsaps College, Jackson, Mississippi, where he was given the degree of bachelor of arts in 1898. Returning to Memphis he entered the College of Medicine of the University of Tennessee and in 1901 was graduated with the degree of doctor of medicine, his rating in his class earning for him an internship in St. Joseph's Hospital. He was there in 1901 and 1902, when he went to Chicago and during the latter part of 1902 and in 1903 took laboratory work under Doctor W. A. Evans, formerly of Mississippi and for years one of the leading pathologists of the world. In January, 1904, he returned to Memphis and began the practice of his profession. The old Memphis Hospital Medical College recognized at once his ability in his profession and during the years 1904 to 1906 he was assistant demonstrator of histology. For the next two years, he was assistant in materia medica in the same institution, and for the next three years he was assistant in gynecology. In 1913 the heads of the College of Medicine of the University of Tennessee chose Dr. McGehee to fill their chair of operative surgery and he remained there until 1917, when on the first of September he joined the medical corps of the United States Army, entering the Medical Officers' Training Corps at Fort Oglethorpe, Georgia. He remained there until November 8, when he went to Fort McPherson, near Atlanta, where he remained until the following Christmas, when he received his sailing orders and upon his arrival in France was assigned to French Hospital Number Forty-five, at Vichi, where his success in maxillo-facial surgery was so conspicuous that he was placed in charge of that important work in American Base Hospital No. 15, at Chaumont, General Pershing's headquarters, known as Roosevelt Hospital, in which service he remained as long as was necessary after the signing of the armistice. He gave his country one month less than two years of his time, having been in France seventeen months. Returning to Memphis he resumed his position with the college as associate professor of surgery. He is visiting surgeon to St. Joseph's, the Baptist Memorial and the Memphis General hospitals and chairman of the medical board of the latter. His fellows in 1920 elected him president of the Memphis & Shelby County Medical Society. Dr. McGehee and Miss Louise Berry of Henderson, Kentucky, were married October 7, 1908. Their children are: Lila Hodge and Louise Berry. He was elected a fellow of the American College of Surgeons (F. A. C. S.) in 1914.



DR. J. L. McGEHEE, JR.

Herbert Moore

HERBERT MOORE, Memphis, Tennessee, real pioneer of the cold storage business in the Mid-South, was born in Newcastle, Indiana, April 16, 1871, the son of Cornelius M. and Elizabeth (Shonk) Moore. He got his education in the grammar and high schools of Newcastle and at the age of seventeen went to work. After following various mercantile pursuits he decided in 1897 to go into business. He chose the grocery line and was so successful that he soon became ambitious to get into a wider field. He had heard glowing accounts of the section of which Memphis is the center and in 1898 moved here, associating himself with the great grocery firm of Oliver-Finnie Company. Here he found an abundant outlet for his energy and ambition while his associates soon recognized his industry, integrity and natural adaptability. The result was that he soon became a stockholder in the company, going into the buying department where his ability and almost insatiable desire for work soon made him one of the real powers of the concern. In fact it was not long before he became known as Mr. Oliver's right hand man. That was a high compliment, for Mr. Oliver was known not only as a great business man but one who had unusual ability in choosing men. During their years of close association in business Mr. Oliver and Mr. Moore agreed that one of the serious needs of Memphis and the wonderful country surrounding it was an adequate cold storage warehouse. For year after year they had seen butter, eggs, meat and other farm products shipped to St. Louis and Louisville and put into cold storage only to be shipped back to Memphis for final distribution throughout this territory. As keen business men they considered this waste of money and labor deplorable and they were not men to complain of conditions without offering a remedy. The result was the erection of the present plant of the Memphis Cold Storage Warehouse Company with a capacity of one million cubic feet, making it possible to store at one time 700 carloads of produce. Mr. Oliver was president of this company while Mr. Moore was secretary and general manager. From the start the success of the company fully verified the faith its founders had in it. While Mr. Moore has had absolute charge of this great and growing business he has found time for other business ventures in which he has invariably been successful. At one time he owned a large farm in Mississippi and practiced some of his theories for diversified farming. He is a great lover of animals and his office is adorned with pictures of horses and dogs and reproductions of great animal paintings. Mr. Moore always has taken a keen interest in the work of the Memphis Chamber of Commerce and has given his time liberally in many of the campaigns of this organization.



HERBERT MOORE

Frank L. Monteverde

FRANK LAWRENCE MONTEVERDE, successful business man, former mayor of Memphis, Tennessee, and poet, was born in Memphis, January 4, 1868, the son of Antonio and Mary Latura Monteverde. He received his education at the Christian Brothers College in this city and at the age of fifteen years went to work for H. Wetter Manufacturing Company, where he spent the early years of his life, as a bookkeeper from 1883 to 1890, then being promoted to credit man, in which position he remained until 1898. In 1894 he was elected one of the members of the lower house of the State General Assembly and served with distinction during the 1895-97 term. In fact he achieved his first great local distinction during that time because of his refusal to be bound to the wheels of the local political machine which was trying to pass some measures obnoxious to the mass of the people. He opposed them with much vigor. Upon the completion of his legislative term he resigned his connection with the Wetter Manufacturing Company and was chosen chief deputy sheriff for Shelby County. He held this position from 1898 to 1906, when he was elected sheriff and so satisfactory was his administration of that office that he was twice re-elected, serving until 1912. During the three terms that he was sheriff, he was efficient for the maintenance of law and order in the community. Soon after his first election as sheriff, Mr. Monteverde and Mr. William A. McDowell formed the firm of McDowell & Monteverde, funeral directors, which from that day to this has been one of the most efficient and reliable firms in its line in the city. In 1918 Mr. Monteverde consented to re-enter politics when he accepted the election as finance commissioner of the city of Memphis in April. He served creditably in that position until August of the same year, when, a vacancy having occurred in the mayoralty, he was elected by the people to fill it. Thus he had the distinction of being the first native born Memphian to become its mayor. Two of the most conspicuous acts of his administration were the vigorous co-operation of the city in the campaign for the eradication of malaria from the Memphis territory, and the defeat before the General Assembly of the State under his leadership of the City Manager charter bill, even though it was backed by the great majority of the local delegation. Mr. Monteverde is a member and past president of the local lodges of the Elks, Italian Society, Beavers, Owls, Moose and Knights of Columbus, and is State president of the last named order. During his entire life Mr. Monteverde has been a voracious reader of good literature, especially verse, and his scholarly attainments are shown in his many poems which are published from time to time in the press and magazines, as well as in his public addresses. He and Miss Madaline Gusmani were married April 23, 1891. E. Wesley Monteverde is their only child.



FRANK L. MONTEVERDE

E. K. Myrick

EDWIN KELLY MYRICK, Greenwood, Mississippi, largest automobile dealer in the State and interested in many enterprises there, has made his own way from a very inauspicious beginning to a commanding position in a few years. He was born in Bolton, Mississippi, March 6, 1878, the son of Edwin Kelly and Daisy (Knapp) Myrick. The family moved to Greenville, Mississippi, when he was quite young. He attended Tillottson's school there, later taking a business college course in Memphis. At sixteen years of age, he began his career as clerk in a hardware store in Greenville. After fifteen months there, he went to Parkin, Arkansas, where he soon went into business on his own account, buying a commissary. After a time he sold this and returned to Memphis where he opened a foundry. Then he moved to Wilson, Arkansas, serving there as cashier and bookkeeper for Lee Wilson & Company. Again he returned to Memphis and on this occasion was office man in the old Business Men's Club, now the Chamber of Commerce. Going back to the Mississippi Delta, he re-entered business for himself at Berclair, first running a general store and to this adding contracts with the Southern Railway for supplying it with cross ties. He expanded to the cotton business and bought cotton both at Berclair and Itta Bena. At the end of five years with Berclair as his base of operations, he had saved up a little money and in 1910 foresaw in the Ford automobile a wonderful business opportunity. He secured the agency for Montgomery County and opened business in Winona, Mississippi, with three cars and $300 cash capital left after having paid for the cars. However, money was but a small part of the real capital which he put into the business. It was a mere supplement to his industry, energy, integrity and faith in himself and his business. In ten years he has pushed it to where it is the largest Ford business in the State, with headquarters in Greenwood since 1913, and branches at Itta Bena, Indianola, Ruleville, Winona and Rolling Fork. He has a contract with the Ford Motor Company for between seven and eight hundred cars per annum, and the garage which he has for his headquarters in Greenwood, built in 1920, is one of the finest in the State for any car. It is of brick, hollow tile and reinforced concrete construction. In addition to his Ford business, Mr. Myrick is a director in the Greenwood Bank & Trust Company, Lawrence Printing Company, Peltz Packing Company, Chamber of Commerce and Rotary Club, all of Greenwood; a director in the Louisiana-Mississippi Automotive Trade Association, and a stockholder in the Crull-Whittington Dry Goods Company. He is a member of the Episcopal Church and the Elks. Mr. Myrick and Miss Annie Lewis Gentry of Frankfort, Kentucky were married November 29, 1917. They have one child, Annie Lewis Myrick.



E. K. MYRICK

Dr. William B. Nash

WILLIAM BREHON NASH, Stanton, Tennessee, physician, surgeon and land owner, is descended from two of the oldest and most refined families in West Tennessee. He was born in Stanton, July 6, 1891, the son of William Benjamin and Nannie B. (Somervell) Nash. His grandfather, Henry Morton Nash, moved to the Stanton neighborhood many years ago from Arkansas and was one of the active and influential men in the development of that vicinity. His father was a splendid type of manhood mentally, morally and physically. The influence of his life was for those things which were highest as a Christian and a citizen. His mother's father, Jo B. Somervell, was of the family by that name which was prominent in Scotland and England; stood out conspicuously in the colonial and early statehood days of Virginia for its refinement, culture and vigor, and whose members were pioneers in Haywood and Fayette counties, Tennessee, where all of them have lived up to the traditions of the family. After having finished the courses at the Stanton public schools, Doctor Nash went to the Webb School at Bellbuckle, Tennessee, and then to Vanderbilt University in Nashville with a view of taking both the literary and medical courses, but at the end of the first term his father died and the lad was compelled to return home to look after the estate. After a year he returned to Vanderbilt, but again at the end of the term he was compelled to return to Stanton for the same reason as previously. However, by 1911, he was able to return to Vanderbilt and remain there until 1915 when he was graduated. He entered the practice of his profession of medicine at once in Stanton and success attended his efforts from the beginning. His practice grew steadily until the spring of 1918. His country then called for his profession in the World War. He enlisted, spent two weeks at Camp Greenlief and then was rushed to the other side, although other doctors had been there for months hoping for a chance to go to the scene of action. He was attached as a first lieutenant to the Sixteenth Royal Horse Artillery of the British Army, a cavalry command converted to light artillery and having the dangerous assignment of always being in the front of every advance breaking up nests of machine guns. He served with the Australians in the horrible days about St. Quentin, and was with the English until the armistice, twice having his horse shot from under him and once gassed, but although remaining constantly with the front line fighting men he was never wounded. He was promoted to captain for bravery on the field of battle. At the conclusion of the war he returned to Stanton and resumed his practice. Now he lives on the old home place, where his grandfather lived. Doctor Nash and Miss Mary Nolen Williams of Stanton were married May 15, 1918. He is a member of the Kappa Alpha and Phi Chi college fraternities.



DR. WILLIAM B. NASH

Andrew Outzen

ANDREW OUTZEN, retired, Earl, Arkansas, was born January 6, 1860, the son of Jorgen Christien and Louise (Iversen) Outzen, in North Schleswig, a German province from 1864 until the ratification of the treaty of Versailles, but previously Danish and in heart always Danish, as shown by the recent referendum in which it overwhelmingly voted to return to its original nationality. Mr. Outzen's ancestors were all Danish. Mr. Outzen received his early education in the public schools at home, but at the age of sixteen years decided to seek a wider field for his operations than he could see in Denmark. He arrived alone in the United States in June 1876, and went first to St. Charles, Missouri, where he had a relative, but the following year he went to Texas, and there entered the line which became his life work and in which he achieved such signal success. The Atchison, Topeka & Santa Fe Railroad was building to the Southwest and he engaged in constructing it. He spent three years in that line of work in Texas and then moved to Arkansas, where in 1882 and 1883 he was engaged in the construction of the St. Louis-Southwestern Railroad between Pine Bluff and Camden, Arkansas. On the completion of that contract, he moved to Memphis, which was his home for more than a quarter of a century, although most of his time was spent in the big camps where he was working. He came here just as the Louisville, New Orleans & Texas Railroad (now the Yazoo & Mississippi Valley Railroad) was being constructed through the Mississippi Delta, and as Major Dabney was doing his heavy earth work in erecting the Upper Yazoo levees. For years he was one of the largest, most efficient and honest contractors on those big works. He remained in that line of work out of Memphis until 1910, when he bought the plantation of Judge Andy Martin on Black Oak Ridge, some eight miles north of Earl, unsurpassed in any of the Mississippi River deltas for the quality and lay of the land. The only objection to it was the one that lay against all delta lands at that time unless they were situated with a depot at the gin. It was the horrible state of the roads that caused Mr. Outzen to move to Earl, his sons and their associates now owning the plantation. He thought that he had retired, but his wide experience as a contractor and his sterling honesty made him the logical man for the big system of roads mapped out for that section of Crittenden County and he accepted the presidency of Road District No. 6 and under his able direction more and better gravel roads have been constructed during 1919 and 1920 about Earl than probably anywhere else in the lowlands. He also is president of the Earl Water & Light Company. Mr. Outzen and Miss Annie Sophie Johnson were married in Memphis April 8, 1885. They have two sons, Robert C. Outzen and George L. Outzen.



ANDREW OUTZEN

A. M. Pepper

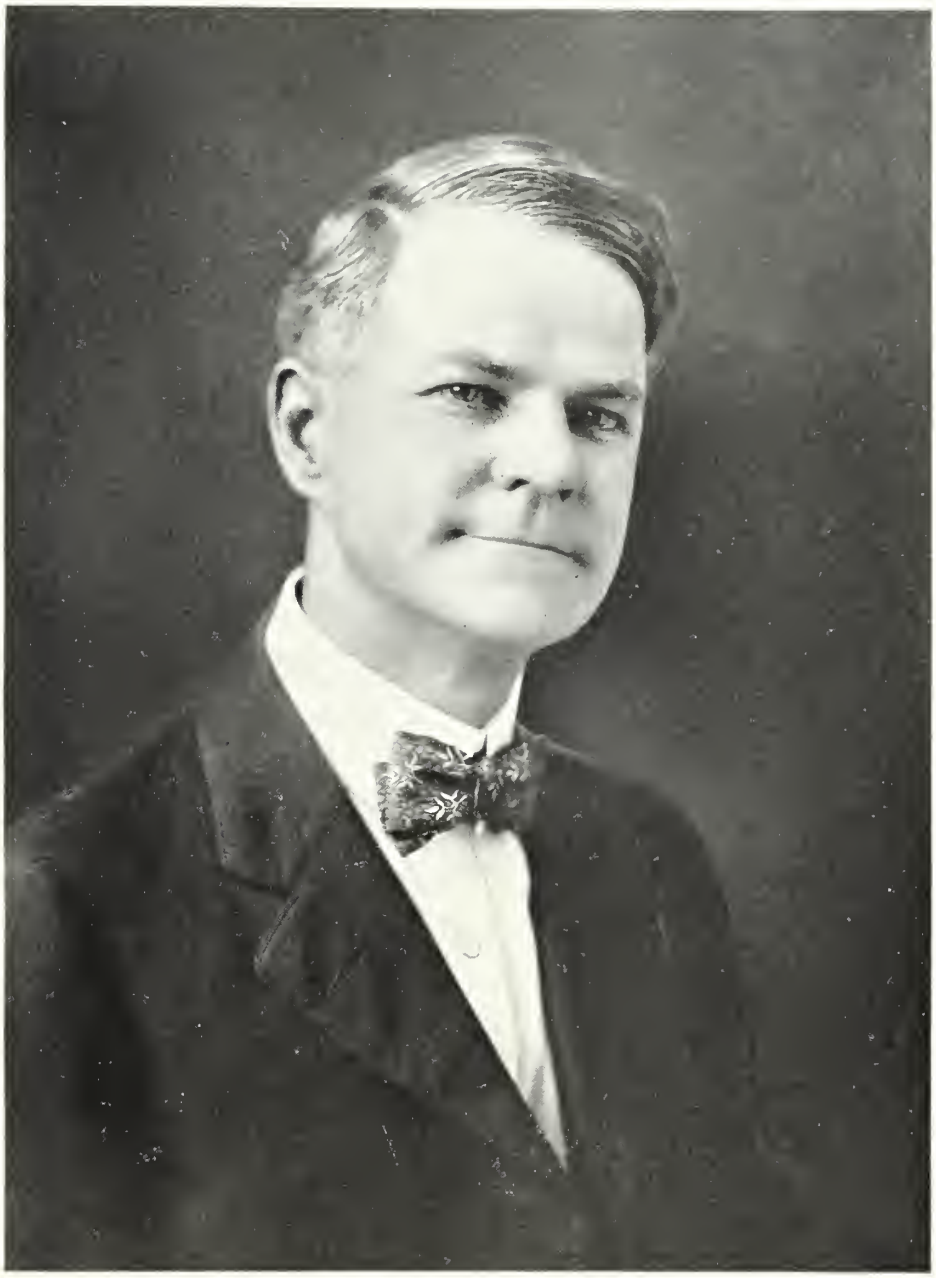
ARCHIBALD McDOWELL PEPPER, lawyer planter and banker, Lexington, Mississippi, was born in that city April 23, 1870, son of Captain Daniel Gilbert and Mary Emily (Stansbury) Pepper. His education was in keeping with the traditions of his family. After the public schools he was prepared for college at Webb School, Bellbuckle, Tennessee, thence to Princeton University and thence to the summer law school of the University of Virginia, entered University of Mississippi, where he received his degree of bachelor of laws in June, 1895. During the four years, 1890 to 1894, that Mr. Pepper was earning his degree of bachelor of arts at Princeton, he had the privilege of personal class instruction in political science and jurisprudence under President Woodrow Wilson, who was then professor of political science in that institution. During his senior year, Mr. Pepper was president of the Southern Society at Princeton, and in that connection as well as in class work he and Professor Wilson formed a friendship which still exists between them. At Princeton Mr. Pepper was a member of the University Cottage Club, a social organization, and of the American Whig Society, a literary society. He also took an active part in the athletics of the university. While at the University of Mississippi, he was a member of the Delta Kappa Epsilon fraternity. In the fall of 1895 Mr. Pepper and E. F. Noel formed at Lexington the law firm of Noel & Pepper. Mr. Pepper managed his partner's campaign for governor in 1907, and when Governor Noel assumed the chair of office in January, 1908, the firm was dissolved and Mr. Pepper and his father-in-law, Judge J. B. Boothe of Sardis, Mississippi, formed the firm of Boothe & Pepper at Lexington. When Governor Noel's four-year term expired, he returned to Lexington and the firm became Noel, Boothe & Pepper, which it remained until 1915, when Governor Noel again retired and the firm again became Boothe & Pepper. It is local counsel for Illinois Central and Yazoo & Mississippi Valley railroads and for a number of banks in Holmes County, and also enjoys a large general practice. He is a member of the Episcopal Church, and is chancellor for the Episcopal Diocese of Mississippi. He is a member of the Society of the Sons of the American Revolution. During the World War he was government appeal agent for his local draft board and active in all patriotic work. He is the father of the Holmes County good roads movement and system. Mr. Pepper has never sought nor held office, though often urged to do so. He has been tendered and refused the appointments of both the Circuit and Chancery Court judgeships of his district. Mr. Pepper and Lillian Boothe of Sardis were married April 14, 1897. Mrs. Pepper is a graduate from the University of Mississippi, a member of the Societies of Colonial Dames and Daughters of American Revolution. Their only children, two sons, are both dead.



A. M. PEPPER

C. E. Pigford

CLARENCE E. PIGFORD, lawyer, banker and publisher, Jackson, Tennessee, was born in Lauderdale County, Mississippi, of Scotch-Irish ancestry, November 11, 1873. He is the son of James Farrar and Martha (Delk) Pigford, both of his grandfathers having been planters in Mississippi. He attended the public schools at home until he was fifteen years of age and then moved with his father's family to Jackson. There he attended Union University from 1888 to 1893, when he was graduated with the first honors of his class, capturing the Strickland medal for oratory. From early life he was ambitious to be a lawyer, but the size of the family and the state of its finances were such that he declined to accept any assistance from his father in getting his legal education. Instead he went to work keeping books for a lumber company and by September, 1895, had saved enough with which to enter the law department of Cumberland University at Lebanon, Tennessee, where under the late Nathan Green and Doctor A. B. Martin, he completed the course with the degree of bachelor of laws in 1896. He returned at once to Jackson and began practicing law, in which profession he has risen steadily until he now is recognized as one of the leading lawyers of the State. Soon after leaving law school he served several terms as city attorney and as such compiled its code of laws, the first codification for fifteen years. His work has been an authority ever since its publication. Save for a partnership from 1903 to 1907 with Mr. John P. Mallory, surviving member of the firm of Caruthers & Mallory, Mr. Pigford has practiced alone. While sitting as special judge on the Court of Civil Appeals, he handed down a very important decision in the case of George R. James vs. Railroad holding that equipment of a non-resident railroad passing through the State in interstate commerce is not subject to attachment. One of his most notable recent cases was as counsel for J. W. Wright of Alabama against the Birmingham & Northwestern Railroad, which Mr. Wright, as contractor, had built from Jackson to Dyersburg. The Tennessee Chancery and Supreme Courts held that Wright could not maintain his suit because he had not paid the non-resident contractor's privilege tax, but the United States Supreme Court on appeal held the tax discriminatory and Wright obtained a large judgment. Mr. Pigford is vice-president of the Peoples Savings Bank; president and principal owner of the Jackson Sun and president of the Central Oil Mills. He is attorney for many of the larger financial interests of Jackson. He and Miss Sarah Person were married in 1907. They live at his country place, Chevy Chase, in a colonial home, the mural decorations of which, by a Belgian artist, have attracted wide attention. On the near two hundred acres of land surrounding his residence Mr. Pigford finds relaxation in growing alfalfa and clover and in raising blooded cattle and other stock.



C. E. PIGFORD

F. L. Pittman

FIELDING LUNSFORD PITTMAN, business man, Union City, Tennessee, with no opportunity in life save what his own industry carved out for him, has attained a success while young in years, which any man might well be proud of having attained at the end of a long career with an auspicious beginning. He was born September 18, 1886, on a farm in Gibson County, Tennessee, the son of George and Letlia (Goodman) Pittman. He attended school for three or four years, worked as a farm hand until he was twelve years of age, and then turned his face to the West. He landed in Greenville, Texas, and the first position that he saw open was as dishwasher in a cafe. Being young and without funds, he took that job to tide him over until something better could be found. He remained there for six months and then moved on to Cresson, where he connected with a ranch as a cow-puncher. For two years he was a rough rider on the range, herding the longhorns and enjoying the spring roundups and the branding of the yearlings. The pay was not enough to make him walk lopsided in carrying a month's wages in one pocket, but he learned to be a quick judge of livestock, which, in later years, became a valuable asset to him. Two years on the range was enough and he proceeded to Cleburne, where he spent a year as fireman in a cottonseed oil mill and gin combined. There also he acquired information which later he was able to capitalize. Then he went to Godley where he was associated with the Godley Mill & Elevator Company until 1910, when he reached the conclusion that Tennessee was a better State than Texas. He returned to Milan where he became connected with the Fuqua Cotton Company of which he was manager until 1913. Then he moved to Union City, forming a connection with the Lake County Manufacturing Company. Ever since that time he has been the manager of that company's cotton business. Two years later he went into business for himself as a broker in the products of cottonseed and in fertilizers and he has developed that line until now he has one of the best businesses of its class in West Tennessee. To these he has added dealing in livestock on an extensive scale, and he is equally as good and quick a judge in that line as he is in cotton and its products. During the war he served by appointment of Governor Rye as first lieutenant in the State Guards, and later was a colonel on the staff of Governor Roberts. He was elected mayor of Union City January 5, 1918, and so efficient and popular was his administration that he was re-elected in 1920. He is a Shriner; thirty-second degree Mason; past exalted ruler of the Elks; past noble grand, past council commander and past manager of Jurisdiction "C" of the Woodmen of the World. Mr. Pittman and Miss Linnie Threlkeld were married June 25, 1913. The union has not been blessed by a child.



F. L. PITTMAN

Mrs. Isaac Reese

MRS. ISAAC REESE, Memphis, Tennessee, for many years one of the most conspicuous leaders among the women of the State for all that is charming in society, useful in clubs and progressive in politics, comes honestly by her ease and grace of manner and her keenness of intellect. She was born as Miss Lulu Colyar in Franklin County, Tennessee, February 25, 1860, the daughter of Colonel Arthur St. Claire Colyar, a grandson of General Arthur St. Claire of the American Revolution and himself for more than half a century one of the most vigorous and attractive public men of the State; a member of the Confederate Congress and Andrew Jackson's most accurate biographer. His mother was Miss Agnes Erskine (Estille) Colyar, a daughter of Doctor Wallace Estille, for years one of the leading physicians of the State. Colonel Colyar gave his daughter a liberal education, first by private tutors at home and then in Ward School in Nashville, where he had moved his residence upon the dissolution of the Confederate Congress. At the age of seventeen years Miss Lulu Colyar took her first prominent part in public affairs. The Hermitage, General Jackson's home near Nashville, was in the scales and she with other women went to the General Assembly of the State and finally secured an appropriation to acquire that sacred property for the State and preserve it for posterity. Miss Colyar and Mr. Isaac Reese were married February 13, 1878. Their home in Nashville soon became the social and educational center of the city. Vanderbilt University professors, society leaders and thinkers of the city to the number of even three hundred made her Friday evenings "at home" resemble the Parisian salons of the "ancient regime." During a large portion of the year 1899, Mr. Reese was in business in Paducah, Kentucky, and there Mrs. Reese continued the same form of entertainment that she had conducted so successfully in Nashville. She also organized the Delphi Club which has ever since that time been the most progressive woman's club of that city. In 1900 they moved to Memphis and Mrs. Reese at once became one of the leaders in the literary and civic life of the community. She was active in the Federation of Women's Clubs and served four years as the head of the Nineteenth Century Club. She was a pioneer for equal suffrage, and has had the satisfaction of seeing the State Federation reverse a suffrage vote of ninety-three nays and seven ayes into an overwhelming majority of ayes and the State General Assembly give women the ballot. She led the fight for women on the City Board of Education and was one of the first two elected to membership on it. She has fought actively for free textbooks and anti-child-labor laws. Mr. and Mrs. Reese had four sons: William Isaac, who lives in New Mexico; Erskine St. Claire, deceased; Colyar of Memphis, and Captain Isaac, who was killed in France.



MRS. ISAAC REESE

Colyar Reese

COLYAR REESE, Memphis, Tennessee, one of the most successful and widely known of the younger business men of the city, was born in Nashville, Tennessee, March 21, 1887. His father, Mr. Isaac Reese, and his mother, the former Miss Lulu Colyar, are of two of the most distinguished and talented families of Kentucky and Tennessee. Mr. Isaac Reese was a native of Bowling Green, Kentucky, and for a number of years in that State as well as since he has moved to Memphis, was a large factor in the coal business. Mrs. Reese is a daughter of the late Colonel Arthur St. Claire Colyar of Nashville, for many years one of the conspicuous figures in the public, social and literary affairs of the State. Her grandfather was General Arthur St. Claire of the French revolution. Her mother was a daughter of Doctor Wallace Estille, one of Tennessee's most talented physicians. Mrs. Reese inherited the brilliance of her ancestors and their taste for public affairs and literature, as well as their efficiency in those lines, and their rare culture. Mr. Coylar Reese lived for a time with his parents in Paducah, Kentucky, but they moved to Memphis when he was a mere child and he grew to manhood here. He attended the public schools, in Memphis and the University School, and then went to Castle Heights, Lebanon, Tennessee, but good as were the educational advantages of those institutions, they were surpassed by his association with his parents. Mr. Reese went into the business world when he was but a lad, his first venture being counting transfers for the Memphis Street Railway Company at night. He was connected for a time with the jewelry firm of Geo. T. Brodnax, Incorporated, where he rose to the position of stock clerk; traveled on the road for a time as a salesman; represented as manufacturers' agent a specialty concern and spent a while with his father in the operation of the Memphis Stoneware Company. However, none of these lines opened the road for the full exercise of Mr Reese's activity and energy. He saw that opening years ago in the automobile accessories line and organized the Four-Sixteen Tire & Vulcanizing Company, for which he secured the agency for the most popular tire and through which he gave a service which made the firm a success from the first day. When one of the big refining companies of the Mid-Continent oil field sought an outlet in Memphis for its product, Mr. Reese was given the agency because of his rare combination of business ability, wide range of acquaintance and universal popularity. He handles this business under the name of Colyar Reese & Company and its growth has been phenomenal. He is also director in the Speers Oil & Drilling Company. Although often active in politics, he has never sought or held office. Mr. Reese and Miss Aileen Green were married January 12, 1915. They have two children: Mary Aileen and Colyar Reese, Junior.



COLYAR REESE

H. L. Remmel

HARMON L. REMMEL, Little Rock, Arkansas, banker, capitalist, leader in church and Y. M. C. A. work as well as in good roads, drainage and all other material progressive movements, official head of the Republican party in his State for many years and yet often named by Democrats for important positions, was born in Stratford, Fulton County, New York, January 15, 1852, the son of Goodlove and Henrietta (Bever) Remmel. Both of his parents were natives of Germany, but of those sturdy Teutons who sought the freedom of the United States at the collapse of the revolution of 1848 and appreciated it after coming to this side. That there is no hyphen in Mr. Remmel's patriotism is shown by the fact that during the World War Governor Brough appointed him a member of the State Council of Defense and he was chosen by it as chairman of the committee of 4-minute men. He organized a corps of 175 orators for that purpose and campaigned the State three times for Liberty bond sales, being himself the largest individual buyer in the State. Mr. Remmel was educated in the common schools of his home county, finishing his course at Fairfield Seminary at Fairfield, New York. He taught school for a time, lived for three years in Fort Wayne, Indiana, and returned to New York City where he engaged in the lumber business. In 1876 he and his brother moved to Newport, Arkansas, where they engaged in milling lumber with great success. He remained in Newport for twenty years and was one of the most active factors in the upbuilding of that community into the fine city that it now is. Although a Republican, the citizens made him a member and president of their first board of education and kept him there for eight years, and elected him twice to the village council, just because they appreciated his ability, integrity and devotion to the public welfare. The same appreciation was shown by Governor Clarke in making Mr. Remmel a member of the State Board of Charities; by Governor Jones in naming him aide-de-camp with rank of colonel in the State Guard, and by Governor Donaghey in making him a member of the State Capitol Commission. His fellow Republicans have sent him six times to their national conventions, thrice made him their national committeeman, once elected him to the Legislature, and often made him their nominee for governor and both houses of the congress. For twenty-five years he has been State manager of the Mutual Life Insurance Company of New York. He founded the Mercantile Trust Company and was its president for twelve years. He assisted in organizing the Bankers Trust Company in 1914 and has been its president ever since. Mr. Remmel was married first March 13, 1878, to Miss Laura Lee Stafford of Staunton, Virginia. She died in 1913, and on October 6, 1915, he was married to Miss Elizabeth Cameron of Fort Covington, New York. They have one son, Harmon L., Junior.



H. L. REMMEL

O. J. Turner

OSBORN JONES TURNER, sheriff of Humphreys County, and leading business man of Belzoni, Mississippi, was born December 15, 1882, the son of John T. and Lucretia (Newell) Turner, in Carroll County, Mississippi, where his ancestors on both sides had been pioneers and prominent factors in the early development of that county. His mother's father was a colonel in the Mexican War and was the first mayor of the city of Carrollton. His father's father was a planter. Mr. Turner's father was a soldier in the Confederate army and died in 1888. The lad grew up on the farm in Carroll County and received his early education there until his mother moved to Winona, Mississippi, in 1900. The following year he took a course in bookkeeping in the Macon & Andrews Business College at West Point, Mississippi, and in the fall of that year moved to Belzoni, where he went to work in a general store at $35.00 per month. He remained there until the first of 1908, when he went into the drug business on his own account and in that line he has remained ever since, having built up a magnificent business. He is president of the Citizens Building and Loan Association, president of the Mississippi Association of Rexall Clubs and a director in the Citizens Bank & Trust Company. The country around Belzoni had struggled for many years to be made into a separate county with that city as its county seat, but it remained for the consummation of their hopes to come in 1918, when Mr. Turner was in active charge of the campaign for the creation of Humphreys County. The county came officially into existence May 31, 1918, when Governor Bilbo issued his proclamation to that effect. The governor, in connection with the creation of the county, told Mr. Turner that he could name all of the officers of the new county except the man for sheriff, at the same time handing him the commission to that office. Mr. Turner named all of the others. He served out the term as sheriff and tax collector until the next regular election in 1919, when he was chosen without opposition for the full term which began January 1, 1920, to run for four years. Governor Russell named Mr. Turner one of the delegates from Mississippi to the National Good Roads Convention in Hot Springs, Arkansas, in April, 1920. In that body he had the distinction of being elected a life member, which entitles him to membership in the Mississippi State Council, and also to membership in the General Council. It is the fixed custom of that association to elect but few men to the high honor of life membership, and this is done only in appreciation of efficiency in that line by the member so honored. Mr. Turner is a member of Elks Lodge No. 473 of Yazoo City, Mississippi. He and Miss Annie Spencer were married October 25, 1904. They have three sons: Osborn Jones, Junior; Irby, and Thomas Newell.



O. J. TURNER

H. T. Winkelman

HENRY TANNER WINKELMAN, president of the Winkelman Baking Company, Memphis, Tennessee, has developed in his native city from the smallest beginning one of the most substantial businesses of its kind in the Mid-South. Mr. Winkelman was born in Memphis, on Vance Avenue, near the corner of Orleans Street, October 25, 1870, the son of Henry and Mary (Schlatter) Winkelman. The state of the finances of his father at that time was such that he was able to attend school but a short time. At the age of nine years, he began selling The Appeal on the streets and soon thereafter went to work in the bakery of his uncle, Mr. J. J. Tanner, in a bakery on North Main Street, and for whom he was named, and with whom he spent most of his time until he became of age. By that time he had learned the art of baking thoroughly and also had developed a confidence in his own ability to manage a business of his own successfully—a confidence which his career since that time has amply justified. In 1894 he began business for himself on North Second Street at what now is Number 86, operating then as now under the name of the Columbian Bakery. His close attention to the details of the business coupled with his innate honesty made the business a success from the start. It grew steadily in that location for six years and then Mr. Winkelman in connection with his brother, Mr. James A. Winkelman, who had joined him in the business, organized the Winkelman Baking Company of which Mr. Henry T. Winkelman is president and Mr. James A. Winkelman vice-president and treasurer. The company does a tremendous wholesale and retail business not only in the city of Memphis but also in all of the surrounding country, where the reputation of its product is a counterpart of the character of the men—second to none in the land. Mr. Winkelman has always stood for what was best in politics and has always been a staunch Democrat. In 1905 he was a member of the Reform ticket headed by the Honorable James H. Malone and was elected a member of the City Board of Public Works. He was chairman of the committee of that body which put the city market house on a paying basis, and a member of the hospital committee which did so much to make that institution useful to the community. He was a member of the committee on streets, bridges and sewers when the administration secured the application of the front-foot assessment plan to Memphis, paved Madison and Union Avenues to Cooper Street and made the subsequent paving of the city possible. He is a deacon in the Idelewild Presbyterian Church, a member of the leading social and business clubs of the city, a director in the Union & Planters Bank & Trust Company and chairman of the finance committee of the Tri-State Hotel Company. Mr. Winkelman and Miss Arra Bell Cowgill were married October 16, 1906. Their children are: Virginia; Arabelle; Henry T. Junior, and James A. II.



HENRY T. WINKELMAN

J. A. Winkelman

JAMES A. WINKELMAN, vice-president, secretary and treasurer of the Winkelman Baking Company, Memphis, Tennessee, is a native of Kentucky, having been born at Bowling Green, May 22, 1866, the son of Henry and Marie (Schlatter) Winkelman. At the age of eleven years he left the school to which his parents had sent him and entered a school of experience which is one of the most exacting tutors of thoroughness and accuracy. In 1878 he entered the shop of a printer in Bowling Green with a view of mastering the trade of setting type, then all done by hand instead of largely now by the more modern machines. He learned the trade there and in 1884 he came to Memphis and was a compositor on the old Appeal, the pioneer paper of Memphis, then under the able direction of the late Colonel Matt Gallaway. In the days of the journeyman printer of the old type, that trade was used probably more than any other one by its masters as a means of seeing the world. A competent compositor could get a job in any city at any time and in the event that he did not want to remain there until the next pay day, he could sell his "string" and move on. These frequent, almost constant, migrations made them the most cosmopolitan men of their times. It was in this way that Mr. Winkelman drifted to the Pacific Coast in 1892 and while in San Francisco, he went to work for the American Type Founders Company. He remained there with that company for three years and then was transferred to St. Louis, Missouri. From there he came back to Memphis and here joined his brother, Mr. Henry T. Winkelman, in organizing the Winkelman Baking Company. Mr. Henry T. Winkelman is president of the company and Mr. James A. Winkelman holds the other offices necessary to its organization. They have made of it one of the leading institutions of the kind in the South and its product has been a synonym for cleanliness and wholesomeness in the households of Memphis for many years. The company does a tremendous wholesale and retail business and has been so ably managed by the two brothers that they have not only been of immense service to their community but at the same time have amassed fortunes for themselves. During the World War, Mr. Winkelman devoted a great deal of his time and was of great value to the government in working out the food problems. He represented the bakeries on the Shelby County Food Administration, and was district chairman of the War Emergency Council of the Baking Industry. He was president for two terms of the Southeastern Association of the Baking Industry. Mr. Winkelman and Miss Guida Matilda Eliel of Bloomington, Illinois, were married June 1, 1899. They were a devoted couple until death claimed her December 22, 1919. She had been a consistent Red Cross worker and also drove her machine in the War Motor Corps service.



J. A. WINKELMAN

W. A. Webster

WILLIAM ARTHUR WEBSTER, Memphis, Tennessee, head of the William A. Webster Company of this city and a number of other large manufacturing concerns in various portions of the United States, all making medicines, was a pioneer in the South in the opening of that line of industry. The plant which he installed in Memphis was the first in the entire South to be devoted to that line. Mr. Webster is a native of the State of Missouri, having been born on a farm near Weatherby, the son of Hiram Fletcher and Nancy Jane (Hargis) Webster. He received his early education in the common schools at home and then took the academic course at the Missouri Wesleyan College at Cameron. He then selected for his life work the line in which he has proven such a success, and with the view of perfecting himself in that line, he went to St. Louis, Missouri, where he completed the course in the St. Louis College of Pharmacy in 1896 with the degree of Ph. C. Not satisfied with that preparation, he spent the following three years in Barnes Medical College in the same city. In 1900, with this foundation for the theoretical phase of the business, he began the practical end by forming a connection with the William S. Merrell Chemical Company as a traveling salesman, receiving Tennessee, Mississippi and Louisiana as the territory which he was to cover. Mr. Webster was quick to see the possibilities in this territory for that line of articles, and also realized that Memphis was the point from which to supply it. In 1902 he severed his connection with the Merrell company and came to Memphis where he promoted and organized the Memphis Drug Company, wholesale druggists. This firm later became the Lillybeck Drug Company, and at present is known as the Ellis-Jones Drug Company, a half-million dollar corporation, doing a tremendous business throughout the Mid-South. In 1904 Mr. Webster and the late Doctor B. G. Henning promoted and organized The Webster-Warnock Chemical Company, now with a capital stock of a quarter of a million dollars. This was the first plant established in the South for the manufacture of pharmaceuticals. In 1909 Mr. Webster promoted and organized The William A. Webster Company, now having a capital stock of $250,000 and one of the largest pharmaceutical manufacturing concerns in the South. Mr. Webster's success in both of these manufacturing companies was so marked that in 1914 he promoted and organized The Direct Pharmaceutical Company of St. Louis, Missouri, with a present capital of $100,000, and in 1919 he promoted and organized The Midwest Pharmaceutical Company of Denver, Colorado, now with a capital of $50,000. He is at present president of the Webster, Direct and Midwest companies. He is a member of the Country, Horse Shoe Lake, Tennessee and Shrine Golf clubs. Mr. Webster and Miss Lucy Marion Draughon were married December 23, 1918.



W. A. WEBSTER

A. Weiler

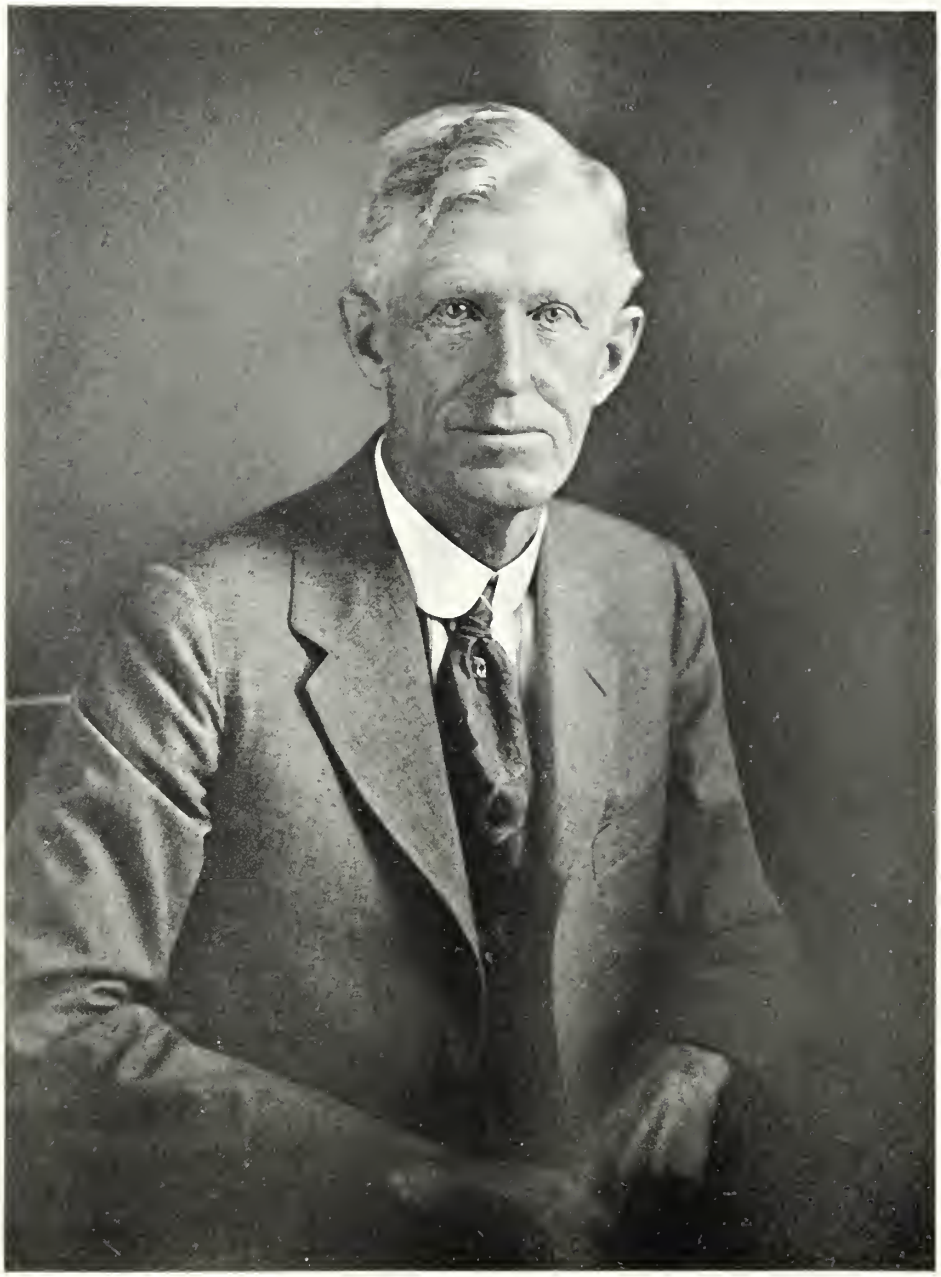
ALBERT WEILER, who has developed in Greenwood, Mississippi, a larger and more creditable jewelry business than any other city of 12,000 population can boast of, was born in Cincinnati, Ohio, July 22, 1855—the son of Michael and Barbecca (Moss) Weiler. With a public school education he began his business career as a messenger boy at the age of sixteen years. At twenty years of age he opened a restaurant in Cincinnati and conducted it four years. But this occupation was too prosaic for one of his tastes, and with a prophetic vision, an artistic temperament, plenty of grit and a legacy of twenty thousand dollars indebtedness as business capital, he picked the State of Mississippi as a winner, with "odds" on the Delta, and Greenwood the "best single bet," and today he is one of the world's winners in a race that has been strictly "to the swift," and has made the Yazoo-Mississippi Delta the "garden spot of the world." Mr. Weiler traveled Mississippi from Coldwater to Jackson, including the Delta, from the '70s to '96. It is just forty years since he landed in Greenwood, at the hour when the shadows begin to lengthen and grow dim, and the ubiquitous toad sings croaking hymns of praise to the rain gods. The streets were paved knee-deep with Delta mud—the richest, most sociable and soluble soil in the world. There were one church, three stores and eighteen bars in Greenwood at that time, for Delta people did not drink water in those days, and did not until another Greenwood pioneer, the late and universally lamented Charles E. Wright, with true prophetic vision brought in the first artesian well of the Delta and added immeasurably to its health and comfort. In '96 Mr. Weiler located permanently in Greenwood. From a modest beginning he has an establishment and patronage equalled in few cities of less than a hundred thousand. It embraces eight department, one specializing in manufacture—replete with the latest possibilities in equipment, material and skill, being in charge of a former Tiffany expert. It is the only jewelry manufacturing establishment in Mississippi, one of the few in the South, and the only one in the world in a city the size of Greenwood. It caters almost entirely to the individual tastes and demands of some of the most exclusive and exacting patronage in the world—the elite of the Mississippi Delta. Another innovation is a mail order department. Apart from the fact that he is the pioneer jewelry manufacturer of Mississippi, Mr. Weiler has builded one of the largest retail jewelry establishments in the South—a business of abnormal size for any city the size of Greenwood. Mr. Weiler is one of the leading members of the Greenwood Synagogue; a thirty-second degree Mason; a Shriner, an Elk, a Rotarian, a director of the Greenwood Chamber of Commerce, and is active in all public spirited movements. He married Miss Belle Kronacher April 22, 1892. Their children are Millard K. and Miss Louise Weiler.



A. WEILER

J. B. Cartwright

JAMES BUFORD CARTWRIGHT, planter, florist, breeder of registered cattle and hogs, Bray's Station, near Collierville, Tennessee, was born on the old family homestead in that portion of Shelby County, May 26, 1858, the son of Albert Robert and Priscilla Buford (Giddens) Cartwright. On his father's side, Mr. Cartwright comes from one of the oldest families in the South, pioneers as long as there was a frontier, and sturdy factors not only in the maintenance of new settlements against natural enemies but also for the establishment and maintenance of law and order in them. Mr. Cartwright's ancestor, seven generations back, John Cartwright, was born in 1602 in England, where the family dates back to the Norman conquest, with a coat of arms bearing the motto "Defend the Fold." John Cartwright was a member of the Jamestown, Virginia, settlement in 1623 and possibly one of its organizers. This Cartwright's great-great-grandson, Robert Cartwright, born in 1722 in Princess Anne County, Virginia, moved with his family and slaves first to North Carolina, thence to the Wautauga settlement in Tennessee, where he was one of the signers of the contract of government in opposition to the British which antedated the Declaration of Independence. Thence he was one of the party which went down the Cumberland River with Colonel Donelson and was one of Robertson's most sturdy defendants of the French Lick settlement out of which Nashville grew. The grandson of this Robert Cartwright, Albert Robert Cartwright, who was the father of James B. Cartwright, moved from Spring Hill, Tennessee, to Shelby County in 1857. The lad grew up on his father's plantation, was educated in the grade and high schools of Collierville. The pioneer spirit called him to the St. Francis Basin of Arkansas, where he owns two sections of land on the Mississippi River near the line between Crittenden and Lee counties. He also owns seven hundred acres of land near Centreville, Mississippi, and possesses a beautiful tract of land for a home in Shelby County. On these he raised not only cotton and corn, but registered Jersey cows and Poland China hogs. On December 3, 1889, he married Miss Alice Townsend. She was always a great lover of flowers and her private garden, under her skill and energy, in which Mr. Cartwright later joined, has expanded into one of the most beautiful in this section of the country. They have set aside ten acres of land on which there is a magnificent variety of forty-three species of peonies and sixteen hundred roses, the blossoms of which are sought even in Chicago. Mr. and Mrs. Cartwright have five children: Mrs. Brooxie Buford Stewart of Santa Barbara, California; Charles Kirby Cartwright; James Monroe Cartwright; Elizabeth Cartwright and Albert David Cartwright. Mr. Cartwright is a member of the Methodist Church. He has never sought or held public office.



J. B. CARTWRIGHT

Abe Scharff

TABE SCHARFF, Memphis, Tennessee, secretary and general manager of Kraus & Company, cleaners and dyers, president of the Belgium Cleaning Company and bank director, is a shining example of what may be accomplished in the Mid-South by early industry and frugality combined with maturing business judgment in later years even by one left an orphan early in life and without means or backing upon which to start life. Mr. Scharff was born in Memphis, June 7, 1881, the son of Bernard and Amalia (Karlaback) Scharff, Mrs. Scharff having been the widow of the late William L. Loeb. Mr. Scharff received his education in the grammar schools of Memphis, and during the time that he was a small boy in school, he went into business on his own account. He became the proud possessor of a small wagon, but instead of using it merely for playing he worked up a retail ice business, delivering his merchandise to the homes of the customers with his wagon before and after school hours. However, he was able to go only up to the seventh grade in school, for at that time he was left an orphan by the death of both parents, and since that time he has made his own way in the world. He was twelve years of age when he left the school room and went to work in the laundry of his half-brother, Mr. Henry Loeb, then located on the fourth floor of the southeast corner of Main Street and Monroe Avenue. Later he went into the shirt-making department which had been added to the business and learned the trade of shirt-cutting. By the time that he reached twenty years of age, he not only knew from collar to tail the shirt business, but he also had saved enough money with which to buy a half interest in the Henry Loeb Shirt Company. During the five years that he had charge of that firm he conducted it with such success that he was able at the end of that time to sell it for a handsome profit. Mr. Henry Loeb and Mr. M. H. Rosenthal bought the firm of Kraus & Company, Mr. Scharff becoming the secretary and general manager of the firm; Mr. Loeb, the president, and Mr. Rosenthal the vice-president. Under his management, Kraus & Company has enjoyed a volume of business second to few in the United States in that line, while the firm's equipment is superior to any other in the country. Mr. Scharff is a director in the Liberty Savings Bank & Trust Company and interested in many other local concerns. He is a member of the Rex Club; Ridgeway Country Club; I. O. B. B.; Al Chymia Temple; Scottish Rite; City Club; Rotary Club; Memphis Chamber of Commerce and Chamber of Commerce of the United States. During the World War he was one of ten cleaners selected to control the cleaning and dyeing of millions of pieces of government clothing and draft specifications for the industry throughout the land. Mr. Scharff has two children: Kathleen and Arthur Bernard Scharff.



ABE SCHARFF

Dr. W. M. Slack

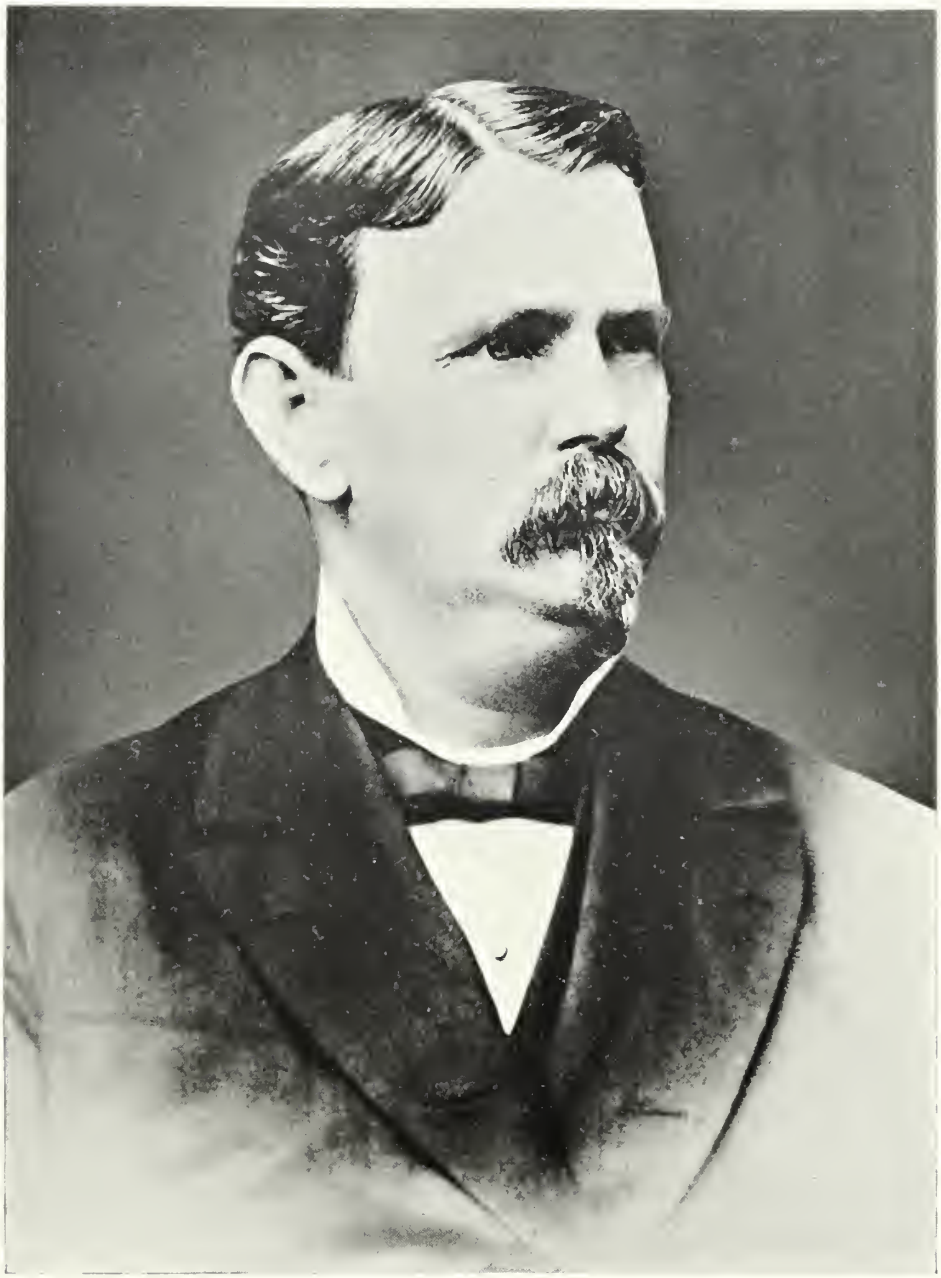
WILLIAM MARION SLACK, Memphis, Tennessee, one of the leading dentists in the Mid-South, for a third of a century active for all that tended for the improvement of Memphis, socially, in church circles and in clean sports, like so many of the other successful and prominent men of the city, is a native of Mississippi. He was born in Pontotoc, March 2, 1862, of the old aristocracy which settled in North Mississippi when the Chickasaw Indians were there and when Pontotoc, as the site of the land office where titles were sought for the fertile tracts which President Jackson had secured from the Indians, was the most prosperous and active place in the State of Mississippi. His father, Doctor William Lytle Slack, was one of the leading men in that section, head of the Baptist Female College, and an intimate friend of the Reverend J. B. Gambrell. Doctor Slack's mother was formerly Miss Angie Suddoth. He attended the public schools in Pontotoc and then his father completed his education in the college of which he was the head, Doctor Slack being the only boy who ever was allowed to take the full course there. At the age of twenty-one years, he came to Memphis and attended Leddin's Business College. Then he went to Friar Point, Mississippi, where he conducted a drug store successfully for a time. Deciding upon a professional career, he went to New York City and entered the New York College of Dentistry and also the medical college of the University of New York City. In 1886 he completed the course in dentistry. He lacked but five months of having finished also the medical course, but determined upon the former for his profession, he came to Memphis in 1886 and began a successful career, never completing the medical course. His talent in the line of his chosen profession was recognized almost from the time that he opened his office and it was but a short time until his clientele, composed of the best element in Memphis and the surrounding country, became so large that it would have occupied all of his time and attention. But he realized that no constitution could withstand the strain of office work in his exacting line for all of the time that clients wanted his services. Ever fond of the forests, fields and streams, he arranged his affairs so that he has spent one day out of every week either hunting, fishing or shooting, his especial diversion being to match his wit against those of the wild turkey. He is a member of the St. Francis River, Old River, Lake View and Marked Tree Outing clubs, and formerly was a member of the Wapanocca, Big Lake, Menesha, Hatchie Coon and Five Lakes clubs. He is a member of the Chamber of Commerce, Knights of Pythias, Woodmen, Colonial Country and Kiwanis clubs; has been president of the Memphis and Tennessee Dental societies and is a member of the National Dental Association. He and Miss Lizzie Lou Craig were married December 11, 1889.



DR. W. M. SLACK

Chas. B. Simonton

THE late Captain Charles Bryson Simonton, Covington, Tennessee, for half a century conspicuous in public affairs of his city, county, state and nation, was born in Tipton County, Tennessee, September 8, 1838, the son of William and Catherine (Ferguson) Simonton. His paternal grandparents were John Simonton, a Revolutionary War soldier and patriot, and Marthy (Strong) Simonton; and his maternal grandparents, James and Catherine Ferguson, nearly all of Scotch-Irish descent. Captain Simonton went to Erskine College, Due West, South Carolina, graduating in 1859. When the Civil War occurred, he promptly enlisted and was elected captain of Company C, Ninth Tennessee Infantry, C. S. A., in which position he served with gallantry until the battle of Perryville where, while leading his command, he received a wound which disabled him. In 1873 he was admitted to the Covington bar, where he soon took a commanding position which he held until his death, June 10, 1911. He served two terms as clerk of the Circuit Court; one term in the Tennessee General Assembly; two terms, 1879 to 1883, as congressman; was United States district attorney for the Western District of Tennessee, and for ten years was president of the Covington Board of Education. An able debater and finished orator, he served his party long on the hustings and was constantly sought for public addresses. He was a ruling elder in the Associate Reformed Presbyterian Church. Captain Simonton was married October 16, 1866, to Miss Mary McDill, who was born in Fairfield County, South Carolina, April 1, 1845, and whose life of devoted service to God, home and humanity ended February 24, 1918. Their children were: Miss Anna; Miss Ella, now Mrs. Mark A. Walker; Miss Nannie May, now Mrs. Jesse Noell; Charles Pressley and William McDill Simonton, all members of the Southern Presbyterian Church. Charles P. Simonton was elected in 1906 clerk of the Tipton County Court, and re-elected in 1908, 1910, 1914 and 1918 without opposition, and was major of the Second Tennessee Infantry, N. G. S. T., from 1903 to 1906. Although exempt as a county official, he waived all exemptions and volunteered for military service in 1917, but was rejjected for physical disability and gave a great deal of his time during the World War to patriotic duty at home. He was a delegate to the Democratic National Convention in 1912. He and Miss Lucile Ing Pennel were married April 23, 1913. They have one child, Mary Pennell Simonton. William M. Simonton was graduated from Cumberland University Law School in 1897, and after a course at the University of Virginia, was admitted to the Covington bar, where he has been one of the most prominent members ever since. He and Miss Sara Galloway of Somerville, Tennessee, were married December 15, 1909. He was an elector in 1908 and a delegate to the Democratic National Convention in 1916.



CHARLES B. SIMONTON

J. F. Hunter

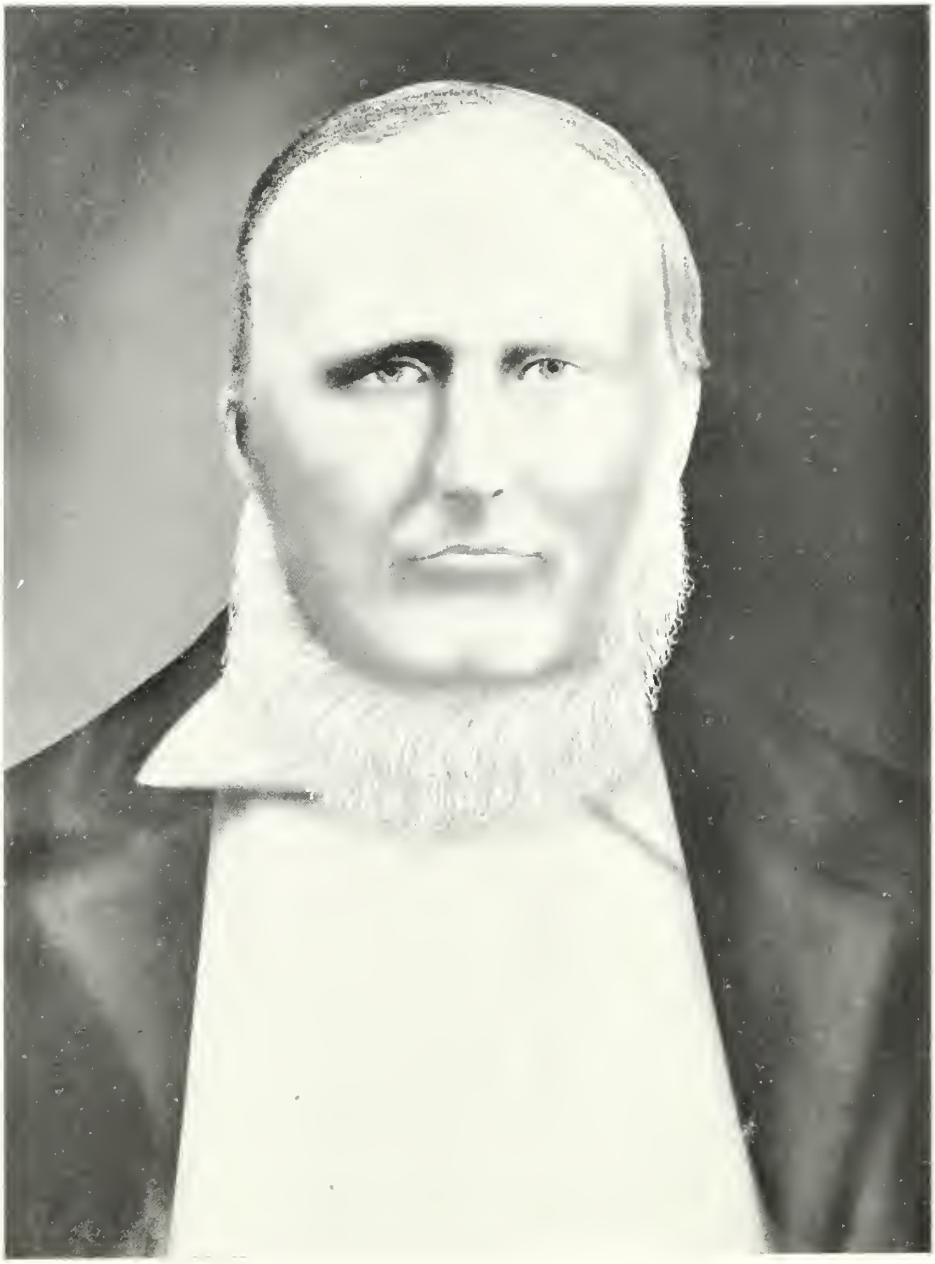
THE late James Franklin Hunter, Memphis, Tennessee, for many years a leading banker and one of the most influential men in the city, was born October 29, 1856, in the northern part of Shelby County, Tennessee, the son of Alfred Douglass and Clarinda D. (Weaver) Hunter. The father was a native of Dinwiddie County, Virginia, but as a child moved to Kentucky, and at the age of twenty-one years came to Tennessee, where he was one of the early members who composed that refined and virile settlement on Big Creek. Mr. Hunter grew up on his father's farm and was educated in the Mountain Academy, Tipton County, Tennessee. He studied engineering and while quite young entered field work with a party on the old Memphis, Paducah & Northern Railroad, now the Illinois Central Railroad north of Memphis. However, when he was only twenty-two years of age, he severed his connection with the surveying party and entered the office of the clerk of the Criminal Court in Memphis as a deputy under General A. J. Vaughan. He remained in that position continuously for sixteen years when, in 1894, he was elected clerk of the Criminal Court without opposition and served for two terms, giving a clean, honest and efficient administration of the office. In 1903 Mr. Hunter and Mr. John R. Pepper were the prime movers in the organization of the Tennessee Trust Company, which from the start was one of the leading financial and fiduciary institutions in the city and which erected, at the southeast corner of Madison Avenue and Center Lane, one of the first skyscrapers in the city. Mr. Hunter was the executive head of this institution until 1906, when it and the Union & Planters Bank were merged into the Union & Planters Bank & Trust Company, now the leading financial institution in the Mid-South. Mr. Hunter was vice-president of the consolidated concern for a number of years, for a long time in charge of the savings department. There he was especially valuable to the institution, for a few men in the city possessed a wider acquaintance than he did and every one who knew him had absolute confidence in his integrity and honesty. Mr. Hunter remained with the Union & Planters Bank & Trust Company until 1913, when he resigned to accept the vice-presidency of the Mercantile National Bank. He remained actively with that bank until November 25, 1916, when he suffered a stroke of paralysis from which he failed to recover and to which he succumbed July 14, 1917. After retiring from the court clerkship, Mr. Hunter never sought public office, but was active for the election of good men to office. He was a member of the Second Presbyterian Church, the Country Club, the Chamber of Commerce and a Mason of high rank. Mr. Hunter and Miss Flora Pulliam were married December 17, 1885. Their children are: Alfred Douglass; Miss Elise, now Mrs. Henry Wetter, and Miss Jean, now Mrs. W. L. Williamson.



J. F. HUNTER

A. F. Taylor

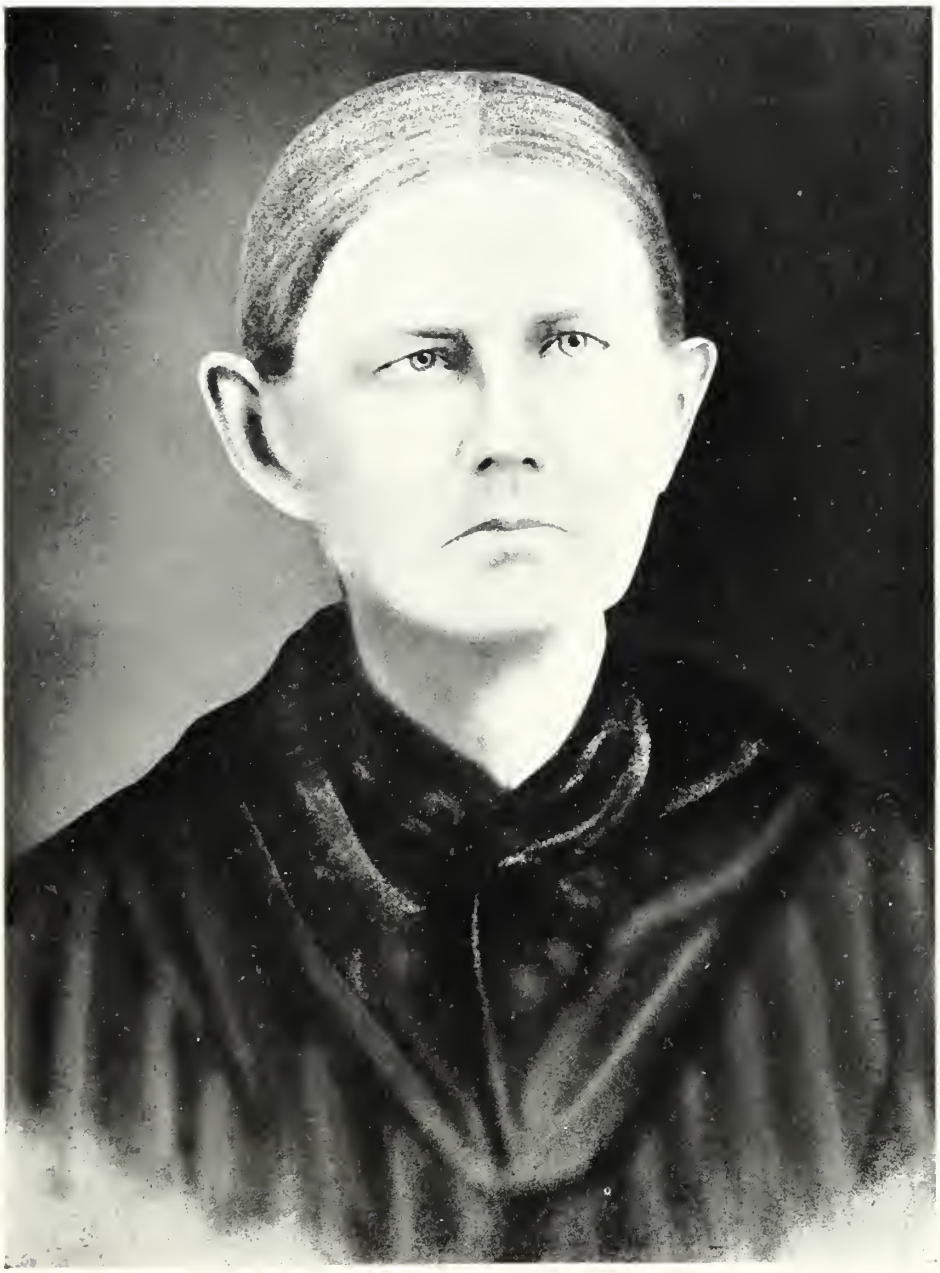
THE late Albert Franklin Taylor of Lunsford, Craighead County, Arkansas, was not only one of the pioneers of the northeastern portion of that state, but also one of the great factors in laying the foundation for the development of that section into what it today is—the foundation broad and strong enough for the magnificent future which not only is in store but also certain for it in the future. Mr. Taylor, like so many of the virile pioneers west of the Mississippi River, was a native of Tennessee and his father before him was a pioneer in Tennessee. Mr. Taylor was born not far from Perryville, Tennessee, December 13, 1824, and died at Lunsford, October 5, 1901, thus closing a life of tremendous activity and of value to his community. His father, Abner Taylor, a native of East Tennessee, had migrated west at an early date and was one of the large slave holders and planters of his section of Tennessee. His mother was formerly Miss Polly Baker. It was with her that Albert Franklin Taylor, when but a lad of fourteen years of age, went first to Arkansas. That was in 1838, long years prior to the formal creation of the county in which he later was to be such a conspicuous figure. He spent four years in the forests and jungles of the upper St. Francis River, then truly primeval, only a limited few of the first permanent settlers of Craighead County having preceded him. Then he returned to Tennessee, where he spent three years, receiving his education at Jackson. At the age of twenty-one years, he returned to the lowlands of Arkansas and literally carved for himself name, fame and fortune out of the dense forests. When he went to Arkansas there was no Jonesboro, and Memphis, more than sixty miles distant as the crow flies, was the nearest point for supplies and market for his products. His far-seeing brain worked out, and his indomitable industry and ultimate courage put into effect the system of country life nearly three-quarters of a century ago that the best brains of today agree are necessary for the prosperity of the land. He raised at home all that the country produced for its own maintenance, had livestock for sale and then produced what cotton he could for a money crop at the end of the year. His holdings were such that in one overflow of the Mississippi River he lost one thousand head of cattle. In a registered short-horn bull, he made the first importation of thoroughbred cattle into his section of the State. Once each year Mr. Taylor drove his surplus cattle and hauled his cotton to Memphis and hauled his supplies home for the coming season. He served in the Confederate Army and after the war headed the Ku Klux in restoring order at home. He was a Master Mason and always stood out strongly for the moral and material development of his country, a trait inherited by the large family which he left.



A. F. TAYLOR

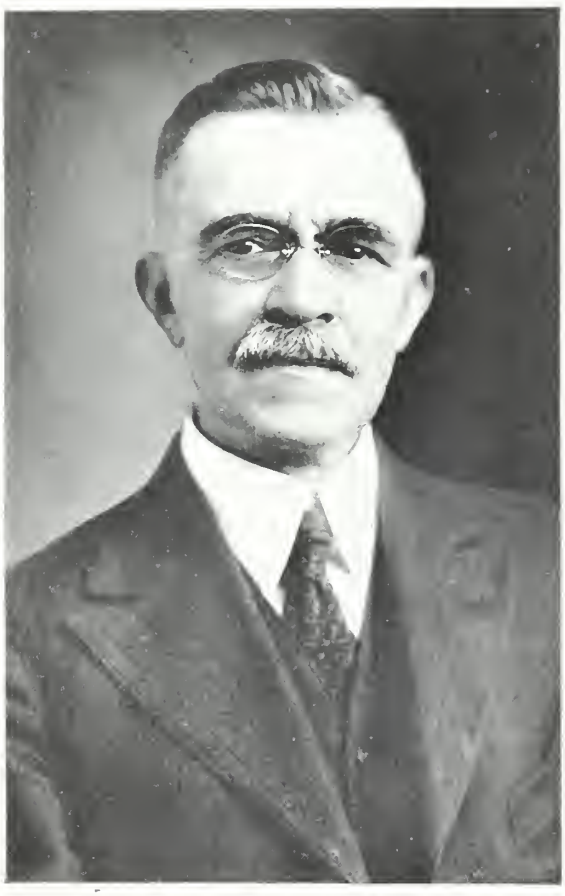
Mrs. A. F. Taylor

THE late Mrs. Elizabeth Jane Snoddy Taylor, as the wife for nearly half a century of the late Mr. Albert Franklin Taylor, Lunsford, Arkansas, was one of the strong and useful characters of that section of the State in its earliest days. It was romantic that she and her husband should have been born in the same neighborhood near Perryville, Tennessee, that he should have left there when she was a mere slip of a girl, neither knowing the other, and that they should have met at maturity in what was an almost complete wilderness in Arkansas and have become man and wife. Mrs. Taylor's parents were of Irish extraction, her father being Forge Snoddy and her mother's maiden name having been Sally Hamilton. Her future husband at the age of but fourteen years had moved from Tennessee into the wilds of the St. Francis Basin of Arkansas, and when she was but a very small child her parents migrated to what now is Cross County, in the same State. Others of her relatives had gone into what later became Craighead County, where Rufus Snoddy was one of the earliest permanent settlers. Her uncle, Alanson Trigue Snoddy, also was a pioneer in the same settlement and later became one of the most substantial citizens and wealthiest men in the county. It was with him that Miss Elizabeth Snoddy went to live and it was at his home that she met Mr. Taylor. He was then one of the rising young stockmen and farmers of that part of the country. They were married June 8, 1852, at Lunsford, when she lacked but fifteen days of being twenty years of age, the day of her nativity having been June 23, 1832. For nearly half a century following the marriage, she was Mr. Taylor's constant companion and aid in a most active and successful career, and no small portion of the success was due to her management of the home affairs. Her's was the life of the pioneer, with sixty miles of wilderness between her and the nearest city. Aside from the ordinary household duties, cloth was to be spun for clothing the family, candles to be molded, soap to be made and the hundreds of other necessities provided which the neighboring store now furnishes for the home. Mrs. Taylor died at Lunsford, August 26, 1899, the mother of eight children, two of whom, Samuel Elam and Jennie, the only daughter, died in infancy. The other six sons grew to manhood, although Alanson Trigue, the oldest child, died in 1891, and James W., the third child, died in 1896. The four living sons, Forge W., Albert F., John Pervines and Thomas Sloan all live at Lunsford. She would have enjoyed living to see the full measure of their success. The family owns an aggregate of some ten thousand acres of the finest sandy loam land to be found in the world, and the four sons are the leaders in that section of the country for all that tends toward the progress of the community and its welfare.



MRS. A. F. TAYLOR

E. B. LeMaster



EDWARD B. LEMASTER, head of the real estate corporation of H. L. Guion Company, Memphis, Tennessee, is a native of Shelby County, where he was born December 3, 1859. His parents were W. P. and Mary Bennett LeMaster. His mother, widowed in 1860, was a woman of scholarly attainments and gave Mr. LeMaster a good education at home. In 1877 he went into the firm of H. L. Guion & Company as a clerk, and, under a slightly changed name has been with it ever since. The firm was founded by Mr. LeMaster's uncle, H. L. Guion, Sr., in 1869. His son, the late Henry L. Guion, one of the most upright and popular men who ever lived in Memphis, succeeded and at his death in 1899 left a business fine in volume and of one hundred per cent character for integrity. Mr. LeMaster succeeded him as the head of the firm to which he has added greatly in volume and in which he has maintained the same high standards. From time to time Mr. LeMaster associated Mr. Adam G. Jett and Mr. L. A. Montedonico with him and incorporated the firm under its present name of H. L. Guion Company. Mr. LeMaster has ever taken an active interest in politics, but not as a seeker after office, although in 1902, when there were many important matters before the city government and a strong demand for good business men in office, he consented to become a member of the City Board of Public Works. His great service there was when, as chairman of the committee on water, he effected the purchase of the Artesian water plant by the city. The wisdom of that action is demonstrated daily in the matters of sanitation, economy and service to the people. With all other public service corporations demanding higher rates, water rates long remained the same and the quality best served to any large city in the world. Mr. LeMaster is a member of the Chamber of Commerce and Y. M. C. A., and an elder in the Idlewild Presbyterian Church, a thirty-second degree Mason and has always been active in all movements for the material and moral improvement of the community. Now he is especially active in the plan to bring the Southwestern Presbyterian University to Memphis. He and Miss Louise Patterson, daughter of the late Colonel and Mrs. Josiah Patterson, were married October 20, 1887. Their children are Josephine, Joe P., Mary, Edward, Jr., and Louise.

H. D. Minor



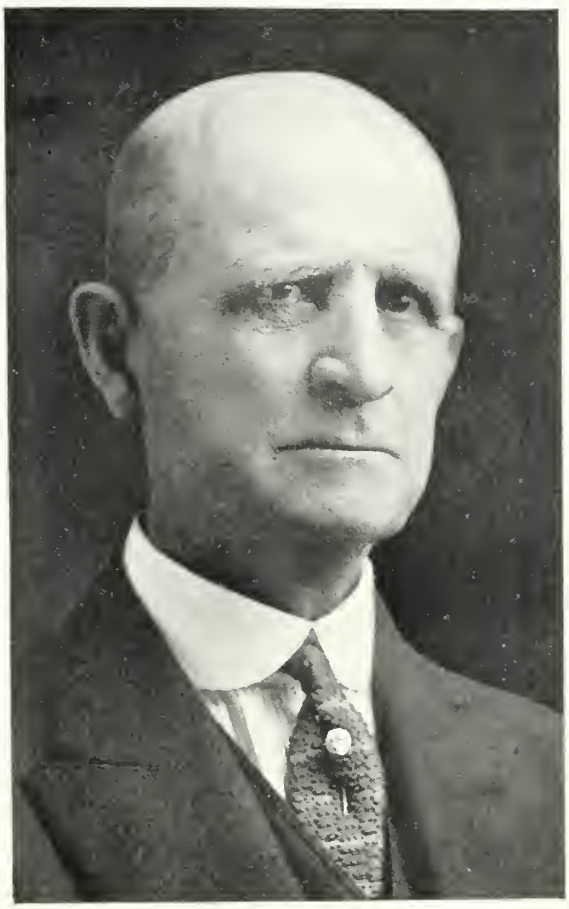
H. DENT MINOR, lawyer, Memphis, Tennessee, was born in Macon, Mississippi, March 9, 1868, the son of Dr. Henry Augustine and Mary (Dent) Minor. He attended the public schools of Macon, and the Mississippi Agricultural & Mechanical College, a military school, at Starkville, of which the late General Stephen D. Lee was president. Graduating there in 1887, he taught school for one year and then attended the University of Virginia from 1888 until 1890, where he received diplomas in the schools of Latin and of French and the degree of bachelor of laws. On leaving the university, he went to Northport, Long Island, where he was a member of the editorial staff of the Encyclopedia of Law until late in 1892. The following year he spent in Boston, editing a new edition of Woods' Railway Law. In 1894 he moved to Memphis, where he was admitted to the bar and began the practice of his profession. Most of his work led him into the Chancery Court, although, as a local attorney for the K. C. M. & B. Railroad, he had much experience in the trial of law cases. In May, 1909, he was appointed chancellor, at Memphis, by Governor M. R. Patterson. In April of the following year, he was elected by popular vote to a full term of that office but, shortly afterwards, resigned to accept the office of general attorney of the Yazoo & Mississippi Valley Railroad Company and that of district attorney of the Illinois Central Railroad Company and of the American Express Company, which offices he still holds. He is a member of the law firm of Burch, Minor & McKay; of the American and Tennessee Bar associations; of the Memphis Country Club; of the Tennessee Club; and of the Lawyers' Club. He served two terms as president of the Tennessee Club and in 1917 was president of the Lawyers' Club. Though never an office holder except as chancellor, he was, in his younger days, active in local politics and in 1909 drew the act creating the commission form of government for Memphis. He is very fond of the country and spends all of his spare time on his farm. On April 28, 1897, Mr. Minor married Miss Florence Frayser, of Memphis, daughter of the late Colonel R. Dudley Frayser. Her death occurred in March, 1903. There were two children of this marriage but both died while quite young.

W. C. Early



WILLIAM COLE EARLY, for a quarter of a century a leading merchant of Memphis, Tennessee, and one of its most substantial, correct and respected citizens, now retiring from business, is a native of Virginia, having been born November 20, 1864, at Doylesville. His parents were Jeremiah A. and Mildred L. (Wood) Early, the former a close relative to General Jubal A. Early, C. S. A. Mr. Early attended the common schools at home and was a student in the University of Virginia during 1883 and 1884. After having completed his education there, Mr. Early was a traveling salesman for several years and then came to Memphis, where he took the agency for Cudahy Brothers & Company, packers. He rapidly developed this line into a general wholesale grocery business, organizing some twenty-five years ago the house of W. C. Early & Company, later incorporated as the W. C. Early Company. Of unquestioned honesty and sterling integrity, Mr. Early also showed that he possessed a high degree of efficiency. These traits, used in his business in connection with great industry and hard work, sent the company rapidly to the front of the grocery houses of the South, in which rank it remained until January 1, 1920, when Mr. Early, having tired of the severe strain of so active a business and having accumulated a handsome fortune, consented to the merger of his company with the Stratton Grocery Company, under the name of the Early, Stratton Company, now one of the largest grocery houses in the country. Mr. Early is heavily interested financially in the new company and chairman of its board of directors, but lets others care for the details. Mr. Early is a devoted and active member of the Second Presbyterian Church, in which he has been a ruling elder for many years, having previously served on the diaconate. He is a member of the City Club, the Memphis Country Club and Merchants' Exchange, and has been a member of the Chamber of Commerce since its organization. He is a director in the First National Bank and served for years on the directory of the Union & Planters Bank & Trust Company. Mr. Early was married January 12, 1897, to Miss Georgia Brinkley Goodloe, who is of one of the oldest and most cultured families of the Mid-South and who possesses a voice of rare sweetness. They have two sons, William Cole, Jr., and George G. Early.

T. B. Andrews



THOMAS BOTTS ANDREWS, Memphis, Tennessee, for the past twenty years head of The Davis & Andrews Company, leading millers and feed dealers in the Mid-South, was born in Maysville, Kentucky, December 18, 1858, the son of Robert Dorsey and Amy H. (Thompson) Andrews. He attended private schools at home and at Flemingsburg, and then entered Centre College in Danville, Kentucky, in 1875, receiving his degree of bachelor of arts there in 1879. He came to Memphis November 15 of that year and went to work for the old Memphis & Charleston Railroad. He remained there just three years and then resigned the chief clerkship to go with the Memphis Grain, Elevator & Manufacturing Company. He succeeded the late John K. Speed as president of that company and was its head when it was destroyed by fire in September, 1898. He was general manager of the Dixie Mill Company from 1891 to 1895 and from that date to 1898, he was general manager of the Eagle Mill Company. From 1892 to 1895, Mr. Andrews was vice-president and general manager of the Empire Mill, Elevator & Warehouse Company. On May 1, 1900, Mr. Andrews in partnership with Mr. T. L. Davis organized the firm of Davis & Andrews. They incorporated the business on March 1 of the following year as The Davis & Andrews Company, with Mr. Andrews as the president and he has remained in that position ever since. The business in milling especially "Dixie" cream meal and as general grain dealers has developed steadily so that for years it has been one of the leaders in that line in this section of the country with a reputation second to none for the purity of its products and the correctness of its weights. Mr. Andrews is a director in the Memphis Merchants Exchange of which he has been an active member for many years. He is also a director in the American Federation of Corn Millers. He is also a member of the Memphis Chamber of Commerce. At the university he was a member of the Phi Delta Theta college fraternity and for years he has been a ruling elder and one of the most active members of the Alabama Avenue Presbyterian church. He and Miss Nannie J. Heron of Danville, Kentucky, were married January 21, 1885. They have three children, all sons: Francis West, Eugene Young and Robert Dorsey Andrews.

Rowlett Paine



THE HONORABLE ROWLETT PAINE, Mayor of Memphis, is not a politician, never has been a politician, did not seek the nomination for Mayor, but when a committee of the best citizens of the city asked him, on account of his life-long record as a good citizen, his known probity and his signal success as a business man, to make the race he consented to do so and was elected by a handsome majority, receiving his heaviest vote in the residential wards and where the women exercised their first right of suffrage. He assumed the duties of his office January 1, 1920, without a pledge save the official oath of office and his administration has been more nearly free from politics than any other in the memory of the oldest inhabitant of the city. There is no indication about the City Hall at present of any political machine or any desire to erect one. It is more like a big business house with a sincere desire to systematize and coordinate all departments for the sole purpose of greater efficiency. Any proposition is weighed upon its merits—not by the standard of how many votes its proponents may control or by their ability to stuff ballot boxes. Mr. Paine was born in Memphis, December 22, 1879, the son of John J. and Sarah (Rowlett) Paine. He attended the public schools of the city, graduating in the class of 1896. His first employment was in 1896, with the Singer Manufacturing Company. After three years there, he went with the then leading wholesale grocery firm of A. B. Treadwell & Company. In 1904 he joined the younger and progressive White-Wilson-Drew Company, of which he became secretary and treasurer. In 1909 he was chosen secretary of the Memphis Association of Credit Men, and the following year served as president of that organization. He was president of the Cotton States Merchants Association in 1916, and at the same time vice-president of the Southern Wholesale Grocers Association. Since that year he has been a director in the Tri-State Fair Association. In 1915 he assisted in organizing the Memphis Bureau of Farm Development, of the Chamber of Commerce and is still a member of its executive committee. His most conspicuous public service prior to assuming the mayoralty was as United States food administrator in 1917 and 1918. He and Miss Annabell Hughes married March 12, 1918. They have one child, Elizabeth Rowlett Paine.

Lem Banks



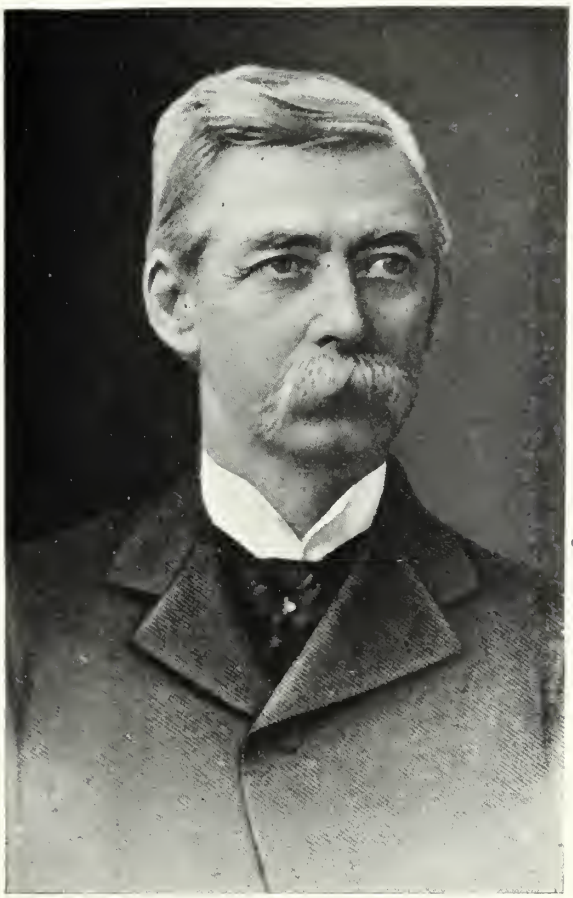
LEM BANKS, Memphis, Tennessee, lawyer, merchant, cotton-factor, planter and breeder of pedigreed livestock, was born at Love Station, DeSoto County, Mississippi, March 16, 1870, the son of George Thomas and Sallie (Love) Banks. He was educated at Webb's School, Bellbuckle, Tennessee, and at Vanderbilt University, Nashville. Coming to Memphis in August, 1892, he began the practice of law in the office of Myers & Sneed. Later he formed a partnership with Mr. D. E. Myers and after the death of Mr. Myers, he and Mr. W. H. Harrelson formed the partnership of Banks & Harrelson, which is one of the leading law firms of the Mid-South, specializing in commercial law. Some years ago Mr. Banks became heavily interested in plantation properties in the St. Francis Basin of Arkansas, and with his uncle, Henry Banks, organized the Banks Grocery Company and the Planters Cotton Company, both of Memphis, the former doing a wholesale business and the latter being cotton factors in the local market. From the day that he became interested in Arkansas lands, Mr. Banks was a most valuable asset to that State through his active cooperation in the formation of road and drainage districts and cooperation with the residents in all that was progressive. He was a leader in Memphis in the agitation for improved farm methods and the raising of better and more livestock and feed for it, with the consequent improvement of the soil, and probably was the most efficient and best posted of all of those early advocates along that line. In fact Mr. Banks for years has been recognized as one of the most versatile men in this section in the wide range of accurate information in his possession. He owns a magnificent estate, Walnut Hill Farm, in the south end of the county near Raines, where he lives and specializes in fancy cattle. Mr. Banks has never sought or held public office, but has accepted the appointment as one of the commissioners of Tennessee on uniform State laws. Mr. Banks was married first on June 13, 1892, to Miss Lilian Fitzgerald, daughter of the venerable Bishop O. P. Fitzgerald of the Methodist Church, and after her death he and Mrs. Estelle Gildart were married June 27, 1903. Their children are: George Thomas, Mary Love, Lem, Emy Lou and William Henry.

C. A. Price



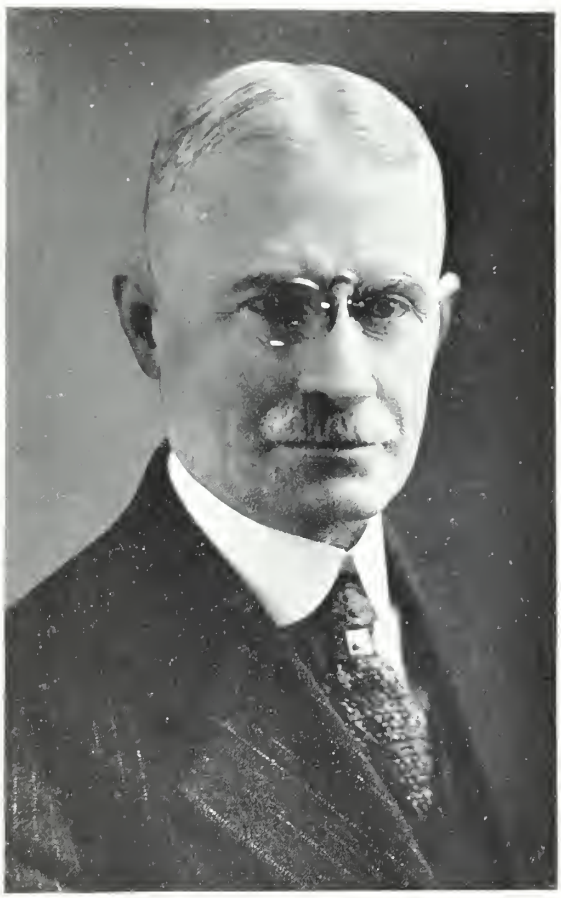
CHARLES ANDREW PRICE, manager of the American Car & Foundry Company in Memphis, Tennessee, was born March 6, 1860, in Detroit, Michigan, the son of Andrew Jackson and Eliza Jane (Thorburn) Price. He was educated in the Detroit grammar schools and began life with a fast freight line in that city, afterwards spending some twelve years with a transfer company. In 1899 he joined the American Car & Foundry Company in Detroit, his first work being in the supply department. He remained with the company there, in the supply and purchasing departments, until 1906, when he came to Memphis as the head of the local plant of the company, of which he has been in charge ever since. Since then he has been one of the strongest boosters of the city, not in the sense merely of talking about its glory, but in the real work of giving his time and talent to the development of its possibilities, mainly in the line of manufacturing. He has been a member of the Chamber of Commerce for many years and during the days of the chamber's bureau of publicity and development, he was one of the most active members of that bureau. Now he is vice-chairman of the industrial division of the chamber, and probably no other member of the division has been more instrumental than he in the locating of manufacturing enterprises here. Having been engaged in the operation of big plants both in the north and the south, he is able to convince a prospective Memphian that the advantage of this section, especially in the matter of labor is great as compared with the North. Although a large employer of labor in essential work, he announced when the World War came on, that he would not ask industrial exemption for any employe between the ages of twenty-one and thirty-five years. He served with rare impartiality and judgment on Shelby County Exemption Board, No. 2, and later, with Chancellor I. H. Peres and J. P. Matthews of Oakland, as a member of the Advisory Board to the West Tennessee district board. Mr. Price is a high Mason and past potentate of Al Chymia Temple, a member of the Rotary Club, Memphis Country Club and several outing clubs. He and Miss Letitia Buick were married March 18, 1891. They have one child, Miss Helen T. Price.

Judge L. B. McFarland



L. B. McFARLAND, son of Dr. Felix A. and Martha A. (nee Douglass) McFarland, of Memphis, Tennessee, was born April 7, 1843, in Haywood county. He was reared there, attending the public schools and afterward attending college at Florence, Alabama. In April, 1861, he enlisted as a private in Company A, Ninth Tennessee infantry. At Shiloh he was made sergeant-major of the regiment, and served as such for over a year. He was then elected second lieutenant, and soon afterward became volunteer aid on the staff of Gen. George Maney, serving in that capacity until captured, in April, 1865, at West Point, Ga. He took part in the battles at Shiloh, at Perryville, Murfreesboro, Chickamauga, Missionary Ridge, and from Dalton to Atlanta, the fight at Atlanta on July 22, and at West Point, Ga., April 16, 1895, and was in many minor engagements. He was slightly wounded at Shiloh. He served for many years at brigadier general in the United Confederate Veterans, and delivered the annual address at the reunion, in 1910; also a memorial tribute to General George W. Gordon, deceased commander and congressman, and this address was made a part of the Congressional Record. After the war closed, he moved to Memphis and studied law. In 1867 he was graduated from the Lebanon Law school, at Lebanon, Tennessee, was admitted to practice the same year, and opened an office at Memphis. He was general attorney for Tennessee of the Missouri Pacific Railway Co., including Iron Mountain, Cotton Belt, Iron Mountain of Memphis and the Union Railway Co. (Belt Line), for 18 years. He was commissioned justice of the Supreme Court of Tennessee several times to hear special cases, and served also one term of the court. In 1895 he was appointed and commissioned United States attorney for the Western District of Tennessee, but declined the office. He was never a candidate for any office, but active in all civic duties. He was chairman of the committee that erected the Confederate Monument in Elmwood Cemetery, and of the committee that erected the Tennessee Club building. He was among the earliest advocates of parks for Memphis. In 1899 he was appointed a park commissioner and served six years, the two first years as chairman. He was married, April 4, 1872, to Miss Ellen V. Saunders, of Courtland, Ala. She died in 1900, and in 1902 he married Mrs. Floy Graham Allen.

S. H. Phillips



SAMUEL HENRY PHILLIPS, merchant, Memphis, Tennessee, although a resident of the city for half a century and for the major portion of that period one of its leading business men, was born in Kenosha, Wisconsin, October 18, 1853, the son of Samuel William and Sarah (Pilkington) Phillips. Mr. Phillips' father was born in the ancestral home "Gaile," Cashel, Ireland, where his forebears had been born for centuries previously. Aside from the classic education which the father received in Ireland, he took a course in engineering and architecture. Soon after having married, he came to America seeking a fortune, but lost what he had dealing in Chicago real estate. It was then that he began the practice of the profession he had learned in Ireland. In 1866 he came to Memphis to draft a map of Elmwood Cemetery, and remained here from that time until his death in 1881. The son was educated at Girardeau's preparatory school and Leddin's Business College here, and at the age of eighteen years went into the grocery business with the wholesale house of Ford, Porter & Company, later Porter, Taylor & Company and still later Porter & Macrae. He remained with these concerns for nine years and in 1880 formed a partnership with the late Harvey B. Shanks under the firm name of Shanks, Phillips & Company. Upon the death of Mr. Shanks in 1904, Mr. Phillips succeeded him as president and general manager of the company and in that capacity he has made it one of the strongest firms in the South as wholesale grocers and grain jobbers, doing an annual business aggregating some four millions of dollars. His standing among his associates is shown by the fact that once he was elected president of the Southern Wholesale Grocers' Association. During the World War, he served as chairman for Tennessee of the American, French, British, Belgian Blind Soldiers' War Relief Society, and was chairman of the committee which raised the $25,000 Red Cross relief fund. He was a member of the old Chickasaw Guards for forty years, and is a member of the Tennessee Club, the Memphis Country Club, the Menesha Outing Club, the Merchants Exchange and the Chamber of Commerce. Mr. Phillips and Miss Eleanor Gilbert Albers were married September 30, 1906. Their children are: Eleanor Albers, Blanche Estes and Samuel H., Jr.

H. B. Anderson



HARRY BENNETT ANDERSON, lawyer and late lieutenant-colonel in the American Expeditionary forces, Memphis Tennessee, is a native of Van Buren, Michigan, where he was born November 5, 1879, the son of Colonel Seneca Benjamin and Adelaide (Bennett) Anderson. He received his primary education in the Michigan schools. The family moved to Memphis in 1889, and he continued his studies here at the High School, Perry & Robinson's private school and at the Christian Brothers' College. His degree of master of arts was the last conferred by that institution. He completed his literary course at the University of Chicago, and, following this, went to Columbia University, New York, where he was graduated in 1904 with the degree of bachelor of laws. He returned at once to Memphis and began the practice of his profession, first alone; then with A. M. Patterson; then for years with R. Grattan Brown, under the firm name of Brown & Anderson, and since his return from France, alone. He has not only succeeded in the law, but, being a thoroughly educated man, he has kept up his reading until today he is considered a man of wide learning and an orator of repute in the Mid-South. A Republican by birth and rearing, Colonel Anderson has been a delegate to most of the State conventions of that party for the past fifteen years. He was selected district elector for Roosevelt in 1904 and for Taft in 1908, making brilliant if futile campaigns. He headed the Bull Moose rebellion for Roosevelt in Tennessee in 1912, and, as elector for the state at large made a meteoric campaign. He is a member of the Lumbermen's Club, the Memphis Country Club, the Masons, the Elks, the Odd Fellows and the Chamber of Commerce, of which he was the last president elected by popular vote of the members. That was in 1912, and the same year he served as president of the State Bar Association. Colonel Anderson was one of the first to enlist in the World War, and spent twenty-two months in France as judge advocate with the Twenty-Sixth Division, closing his career there as officer in charge of rents, requisitions and claims for Base Section No. 6, including the Port of Marseilles and the entire Riviera, where he handled millions of dollars. He and Miss Patty Crook of Jackson, Tennessee, were married October 8, 1908. They have three sons and one daughter.

A. S. Barboro



ANTONIO SEBASTIAN BARBORO, for many years a leading business man and good citizen of Memphis, Tennessee, is a native of Italy, but Memphis has been his home during most of the time for more than half a century. He was born in Genoa, Italy, the son of Antonio and Katherine Barboro, but at the age of ten years he came to Memphis. He had no opportunity to go to school but received an education under a private tutor when not at work. Wide and good reading since that time, association with the best of people, extensive travels and close observation, have made Mr. Barboro a man of well rounded and balanced education, for he is possessed of a mind accurate and wonderfully keen. Mr. Barboro went to Arkansas City, Arkansas, then a very lively and active place, and spent nine years there in the general merchandise business. He returned to Memphis in 1877 and founded the wholesale and retail fruit and produce house on South Main Street which bore his name for 43 years. The business prospered from the start, for Mr. Barboro put into it a high degree of efficiency, indefatigable energy, sterling integrity and absolute honesty together with a firm determination to succeed and to give service. Mr. Barboro continued in that location and business until the first of January, 1920, then he abandoned the retail branch of his business, his firm moving into their new warehouse at the foot of Pontotoc Avenue, a thoroughly modern structure especially designed by them for the wholesale fruit and produce line to which Mr. Barboro confines his activities. He is still active in the business but confines his time now rather to the larger affairs of the concern, leaving the details to younger men. Mr. Barboro has never sought or held office, but for many years has been very active for good government in the city in the hands of honest men. Often he has spent his time and money for movements that were good for the city, realizing that his activity would be injurious to his business, but believing in the principles involved, he went ahead. He and Miss Ida Lavezzo were married in 1885. Their children are Malcolm G. Barboro, director and active member of the firm of A. S. Barboro & Co., Inc., and a daughter, Mrs. John D. Canale.

Herbert Gannaway



HERBERT GANNAWAY, one of the leading lawyers of Memphis, Tennessee, was born in Nashville, Tennessee, November 16, 1878, the son of John Edward and Marion (A'Moss) Gannaway. He finished with honors under "Old Sawney" at the Webb School, Bellbuckle, Tennessee, in 1897, and then went to Vanderbilt University in Nashville, where he was graduated in 1901 as the honor man of the class with the degree of bachelor of arts. He earned the Founders' Medal, academic department, in his graduating year, and also earned Young's medal in oratory. He was also editor-in-chief of the College Annual. Following his graduation he was appointed government teacher of English in the Philippine Islands and spent the next two years there. Returning to the United States he took time to visit Japan, China, India, Egypt, Italy, France and England, thus making a complete tour of the world. He went back to Vanderbilt University, where he entered the law department, from which he received the degree of bachelor of laws with honors in 1904. He began the practice of his profession in Memphis in the fall of that year in the office of Frank P. Poston. Later he was for a time connected with the firm of Smith & Trezevant and still later with that of Watson & Perkins. He spent six years as attorney in the title department of the Bank of Commerce & Trust Company, and at the end of that time, February 1, 1917, he and Mr. Roy Church formed the law firm of Church & Gannaway, one of the strongest law firms of the city and especially valuable to its clients in matters of real estate and chancery practice. Mr. Gannaway finds time from his law work to be of valuable service to the community, especially through the Chamber of Commerce, of which he has been for some years a most active member. He was very useful there in the matter of securing the location of an aviation station at Park Field for the United States government, and in the transfer of that property for that purpose. Now he is chairman of the law committee of the Chamber of Commerce. At college he was a member of the Sigma Nu fraternity. He is a member of the Tennessee Club, Egyptian Literary Society, National Geographic Society and Travel Club of America. Mr. Gannaway and Miss Elizabeth Kline of Nashville were married May 2, 1906.

H. J. Livingston



HENRY J. LIVINGSTON, lawyer, Memphis, Tennessee, was born in Brownsville, Tennessee, January 2, 1875, the son of Henry J. and Tempe (Somervell) Livingston. His father was for more than a generation one of the leading lawyers in Tennessee and for over twenty years chancellor of the Tenth district, a man of exceptionally high character and lovable disposition. His mother was of the Somervell family, which was prominent in Normandy, participated in the conquest of England under William, and has been conspicuous for all that is good in Virginia, Carolina and West Tennessee since the early Colonial days. After having attended private schools in Brownsville, Mr. Livingston went to the Webb School at Bellbuckle, Tennessee, and from there to Vanderbilt University, where he took his bachelor of arts degree in 1895 and his bachelor of laws two years later. He earned by his scholarship a membership in the Phi Beta Kappa society and was a member of the Phi Delta Theta social fraternity. Upon the receipt of his diploma, Mr. Livingston came to Memphis and began the practice of law. He has risen steadily until he ranks as one of the best lawyers at the Memphis bar. For years he has been a member of the firm of McGehee, Livingston & Farabough. Mr. Livingston was elected attorney for the City of Memphis in October, 1916, and served until December 31, 1919. His term of office was at a time when the city administration's ship sailed tempestuous seas, but from whatever direction came the wind, no one ever suspected Mr. Livingston of being influenced by politics in any legal opinion that he rendered. His most conspicuous acts in that capacity were the fights that he waged against the raise in gas rates and street car fares. He defeated the raise in gas rates, and people who were familiar with the conditions in the street railway fight considered themselves fortunate that he held the new rate down to six cents. He was also active in drafting the Auditorium and Tuberculosis Hospital bond bills, where for the first time both city and county joined in bond issues for public enterprises. Mr. Livingston was married January 27, 1904, to Miss Martha J. Shelby. They have no child. He is a member of the Chamber of Commerce and the Memphis Country Club.

H. F. Willis



HENRY FRANKLIN WILLIS, Turrell, Arkansas, one of the most active factors in the development of the upper portion of Crittenden County, is a native of Mississippi, having been born in Ripley, in the year 1878, the son of Captain Thomas O. and Lavina (Portis) Willis. He attended the public schools of Tippah County for a time, but the lure of the active world was so strong that at the age of ten years he went to work in the office of the Southern Sentinel. He mastered the art of conducting a newspaper with such rapidity and had such an ambition to go the front that at the age of seventeen years he started a newspaper at Amory, Mississippi—the Amory Argus-News. He was widely known throughout Mississippi as the youngest editor in the state. He remained in that line of activity for three years and at the end of that time reached the conclusion that some other line would prove more profitable. He turned his attention next to railroad work, which he entered in a clerical capacity at twenty years of age, and in which he remained for ten years. Then he went with the Baker Lumber Company and worked for it for three years in Crittenden County. He had been in the wonderful Saint Francis Basin but a short time when he foresaw at least some of the prosperity which would come to that fertile section just as soon as the lands could be cleared and put into cultivation. In 1911, he severed his connection with the lumber company and opened a store in Turrell. To the merchandise business he quickly added ginning and farming, having acquired some of the best land in that section. In 1919 he sold eight hundred acres at a handsome profit and he is now rapidly developing the remaining four hundred acres to a high state of cultivation. Mr. Willis has taken an active interest in politics ever since going to Arkansas and in 1917 became a member of the State legislature. There he was most active in perfecting the road laws so that the river counties could work under them. Now he is secretary of three of the largest road districts in the northern portion of the county and the strongest factor there in developing what his country needs most—good roads. Mr. Willis and Miss Mary Flynt were married in 1902. They have two sons: Henry and John Waldo Willis.

T. B. King



THOMAS BROWN KING, Memphis, Tennessee, best known to the general public for his church and eleemosynary work, and for his advocacy of good roads, was born in White County, Arkansas, July 10, 1861, the son of Thomas B. and Eliza B. King. He received his early education in the three-months schools of his native county, and during the term of 1880-81 worked his way through the Training School for Boys at Murfreesboro, Tennessee. At the age of twenty years he went to work as a clerk in a hardware store at Bells, Tennessee, where he spent four years. Following that he traveled for various Memphis cotton factors, soliciting shipments and had probably a larger following than any other man in the Mid-South, for none who knew him could help liking him, nor could doubt his integrity. From 1892 to 1895, he was cashier of the Brownsville (Tennessee) Bank, and for the following three years editor of the Brownsville States-Democrat. During the legislative session of 1886, he represented Crockett County in the Tennessee General Assembly. In 1903, he moved his residence from Brownsville to Memphis, since which time he has been one of the most prominent and useful men in the city along all good lines. He was president of the directory of the Y. M. C. A. from 1904 to 1910, during which period the magnificent structure on Madison Avenue was built. He has been a consistent member of the Methodist Church for nearly half a century and for twenty consecutive years was a lay delegate to the General Conference. He organized the Tennessee Workshop for the Blind, and organized and was executive officer of the Cotton Factors' Association from 1910 to 1917. He was a member of the Shelby County Commission from 1912 to 1914. Since 1917, he has been secretary and financial agent for the Methodist Hospital. For years he has been a leader in all movements in the Mid-South for better roads, and on account of his ability along that line, the Chamber of Commerce induced him to become manager of its good roads department. He is president of one, vice-president of two, director in two and secretary of one interstate and transcontinental highway associations. Mr. King has been married twice —to Miss Mollie B. Williams in 1887, and to Miss Fannie King in 1904. One child survives the former wife.

L. P. Miles



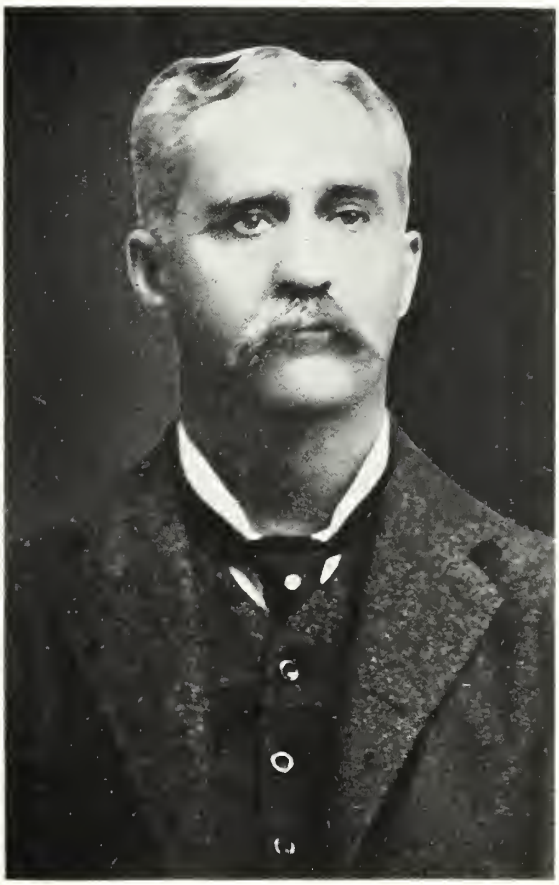
LOVICK PIERCE MILES, lawyer, Memphis, Tennessee, is a native of Virginia, having been born at Marion, May 17, 1871, the son of the Reverend George W. Miles, a Southern Methodist minister, a native of South Carolina, and Rebecca Austin Miles, a native of Tennessee. He was graduated from Emory & Henry College, Virginia, June, 1891, and later studied law at the University of Virginia. He came to Memphis in 1894 and spent five years here with The Commercial Appeal, first as a reporter, in which capacity he at once took first rank, not only for the accurate and graceful arrangement of his facts, but also for the fine vein of humor which he injected into so many stories, and later as correspondent at the national capital and as assistant managing editor. In 1899, Mr. Miles severed his connection with The Commercial Appeal and entered the practice of law in Fort Smith, Arkansas, joining an older brother, Oscar L. Miles, who was then and until his death one of the leading lawyers of that State. Mr. Miles during his stay in Arkansas, in addition to engaging in general practice, was assistant attorney of the Missouri Pacific Railway System from 1902 until 1908, and from the latter date until 1912 was general attorney for the same system for Western Arkansas and Oklahoma. His success was conspicuous in Arkansas, but having lived and married in Memphis he favorably considered a suggestion to return and in 1912 resigned his railroad connections, gave up his private practice in Arkansas and returned to Memphis, forming with Honorable Luke E. Wright, Major Roane Waring and Samuel P. Walker the firm of Wright, Miles, Waring & Walker, from that date one of the leading law firms of the South. Mr. Miles' most recent conspicuous service has been, representing the Memphis Street Railway Company, in establishing before the Supreme Court of the State the constitutionality of the State Utilities Act, and in securing relief for his client from the State Utilities Commission. While his clientage has been largely corporate, Mr. Miles early appreciated and has consistently recognized and respected the rights of the public and of labor in all controversies. He is a member of the Methodist Church, the Tennessee, and Memphis Country Clubs, and Phi Delta Theta Fraternity. He married Miss Kate Crawford in 1906. Their children are Anne Crawford, Lovick P., Jr., and Kate Miles.

J. V. Rush



JAMES VICTOR RUSH, Memphis, Tennessee, head of the Rush Lumber Company, one of the leading hardwood lumber manufacturers of the South, was born in Edinburg, Indiana, May 26, 1858, the son of Doctor William Porter and Eliza (Stout) Rush. He is a grandson of Elihu Stout, who in 1804 published the Vincennes Sun, the first newspaper in Indiana. Mr. Rush was educated in the common and high schools of Edinburg. He began his business career before his eighteenth year with the Columbus Woolen Mills. Then he spent a year and a half at Evansville as bookkeeper and traveling salesman for the Evansville Woolen Mills. Following this he went with the wholesale dry goods concern of Mackey-Nisbet Company in 1893, acquiring an interest in the company and remaining its secretary and treasurer until 1907. He then resigned his connections with the dry goods company to accept the presidency of the Mercantile Trust & Savings Bank and also of the Mercantile National Bank of Evansville. While in Evansville he was an active factor in the development of the interurban electric lines, especially so in the organization of the Evansville, Mount Vernon and Rockport lines. After their consolidation he was elected a director in the company and, over his protest, was re-elected to the same position after he had moved to Memphis. In 1909, he became a member of the lumber firm of Moffett, Bowman & Rush, and severing his connections in Evansville, moved to Memphis and selected a location for a mill for the company. The following year the mill was built with an initial capacity of 35,000 feet per day, specializing in oak and gum. Upon the death in 1919 of Mr. Owen Moffett, Mr. Rush bought the Bowman interests and the firm was reorganized as the Rush Lumber Company, composed of himself, his son Paul Rush and Mrs. Eliza G. Moffett. Mr. Rush's standing among his fellows is attested by his being president of the Memphis Lumberman's Club. He is a fourth degree Knight of Columbus and a consistent member of the Roman Catholic Church. He was twice president of the Evansville Chamber of Commerce, and vice-president of the Associated Charities there. In Memphis he helped organize the Associated Charities. He and Miss Fannie Winans of Columbus, Indiana, were married May 26, 1883. They have one son, Paul Rush.

Dr. J. P. Douglas



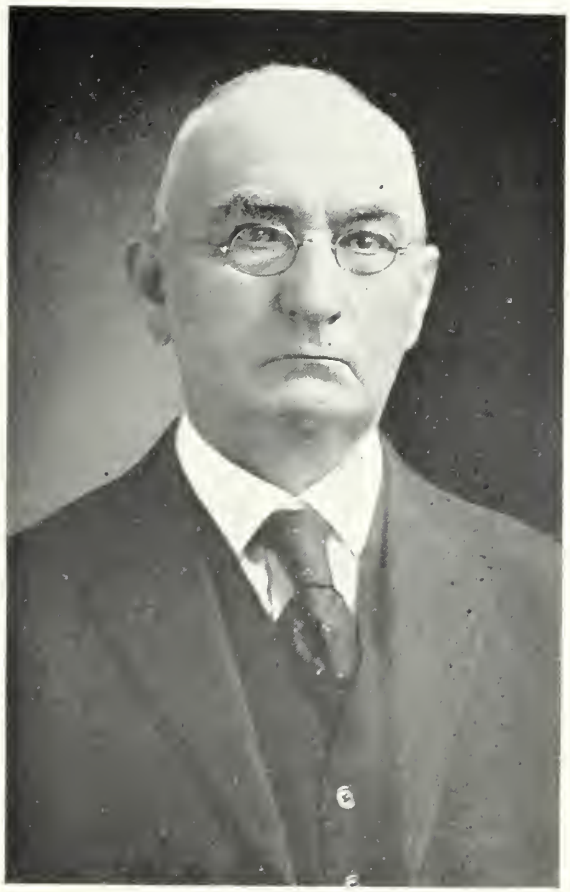
DOCTOR JOHN PRIOR DOUGLAS, Arlington, Tennessee, oldest resident of that city, planter and retired physician, was born in what now is that city, January 11, 1844, the son of George Livingston and Joanna Wormerly (Sanderford) Douglas. His father had been a pioneer settler there and was a planter and slave owner of consequence in that community. Young John grew up on his father's plantation and attended the county schools until the Civil War, when he volunteered and fought for four years with General Forrest. The soldier returned at once to Arlington and studied medicine in the offices of his brother-in-law, Doctor C. M. Stewart, and Doctor D. G. Godwin. Then he went to the University of Tennessee in Nashville, where he received his degree of doctor of medicine in 1873. Doctor Douglas immediately began the practice of his profession in Arlington, where he was eminently successful from the start. When the West Tennessee Hospital for the Insane was established at Bolivar, he was chosen assistant to the superintendent, and upon his death the following year, Doctor Douglas succeeded him. For fifteen years he held that position, resigning, on account of ill health, three years prior to the end of his last term. During his long and successful career at Bolivar he used neither crib nor straight-jacket. On the contrary, he knew each patient by name, became the personal friend of each, reasoned that a dog knew his friend and that even a crazy man had more sense than a dog and by the charm and force of his personality almost always succeeded in quieting any turbulent patient. Long before he left the hospital, Doctor Douglas was recognized as one of the leading authorities in the United States in the treatment of the feebleminded. He was equally as efficient there as an administrator as he was professionally. Upon leaving the hospital, Doctor Douglas returned to Arlington, where he built a handsome residence on his father's old home site, and resumed the practice of his profession and the management of his plantations, aggregating some two thousand acres. Doctor Douglas has been married twice, first to Miss Carrie Lou Pittman, their only son being John P. Junior. His second wife was Miss Georgie Battle of Brownsville, Tennessee.

T. J. Turley



THOMAS JEFFERSON TURLEY, one of the leading real estate and mortgage loan men of the Mid-South, is a native of Memphis, where he had spent his entire life. He was born November 27, 1876, at the old Turley homestead on the northeast corner of Linden avenue and Wellington street, where his father was born and died, the son of Thomas Battle and Irene (Rayner) Turley. His father; his grandfather, for whom he is named, and a great-uncle, Justice William V. Turley, have left their impress stamped for all time on the development of the law in Tennessee, while the Battle and Boddie families, from which he is descended also, are two of the oldest, largest and best families in the South. On his mother's side he comes of one of the sturdiest Fayette County families, she being a woman of the rarest culture and refinement. Mr. Turley's father, a Confederate soldier at sixteen years of age and in every engagement with the Army of the Tennessee from Belmont to Bentonville; a member of the United States Senate by appointment and then by election from 1897 to 1901, was surpassed during his long career by no man in the South for his attainments as a lawyer and as a statesman; for his kindness of heart, soundness of judgment and honesty. Mr. Turley inherited the character and attainments of both of his parents. He was educated at the Memphis Military Academy, the Virginia Military Academy and at the University of Virginia. In 1896 he entered the business world as an employe of the Memphis Trust Company, which later by consolidation with an old bank, became the Bank of Commerce & Trust Company. After ten years of training in that financial institution, Mr. Turley went into business for himself, dealing in real estate. He has added mortgage loans to that business, now being head of the Turley-Bullington Mortgage Company and vice-president of the Turley, Naill & Galbreath Company, one of the largest real estate firms in the South. His judgment, frankness and honesty are given full faith and credit in any business transaction in Memphis and he is held in the same esteem by Eastern concerns wishing to make large loans in this section. Mr. Turley and Miss Shallye Johnston were married June 27, 1906. They live at the Memphis Country Club of which Mr. Turley has been president for a number of terms. He is also a member of the Tennessee Club.

W. D. Roberts



WILLIAM D'JALMA ROBERTS, retired capitalist, Memphis, Tennessee, one of the pioneer cotton oil men of the country, was born November 12, 1848 in Dyersburg, Tennessee, the son of John Edward and Mary (Davis) Roberts. His father moved to Tennessee from Virginia and his mother came from Franklin, Tennessee. At twenty years of age he went into the grocery business for himself in Dyersburg, expanding later into general merchandising. He was one of the organizers of the Citizens Bank in Dyersburg, one of the oldest and strongest financial institutions in West Tennessee outside of Memphis. In 1884 he went into the cotton oil business, building a mill in Dyersburg. He also built and operated the first oil barrel stave mill in Dyersburg. The poor health of Mrs. Roberts made a drier climate necessary and in 1891 the family moved from Dyersburg to Chattanooga, Tennessee, where he organized the Richmond Cotton Oil Company, building a mill in Chattanooga, which company later built and operated mills in Sheffield, Alabama, Memphis, Tennessee and Kennett, Missouri. This expansion necessitated Mr. Roberts removing to Memphis in 1899 where he would be better located to look after the business. Soon thereafter Chattanooga friends caused him to become interested in the Memphis Morning News, then being organized, and induced him to accept the presidency of the company which was later merged with the Evening Scimitar. About 1908 he retired from the Richmond Cotton Oil Company and devoted himself to the business of the Roberts Cotton Oil Company which had been organized some years before by himself and son, W. S. Roberts. He built its first mill at Cairo, Illinois, which was followed by mills at Jonesboro, Arkansas, and Malden, Missouri. In 1917 he resigned as president of the Roberts Cotton Oil Company in favor of his son, W. S. Roberts, who is now president and general manager of the company. He is a member of the firm of Roberts, Carter & Company cotton buyers and exporters, a director of the National City Bank, interested in real estate and various other enterprises, a member of the Second Presbyterian Church and the Chamber of Commerce. In October, 1872, he married Miss Grace A. Swearengen of Mississippi who died January 7, 1915, leaving three sons, William S., John Edward and James Roberts, all of whom are associated with their father in the oil mill and cotton business as well as other enterprises.

Thomas H. Tutwiler



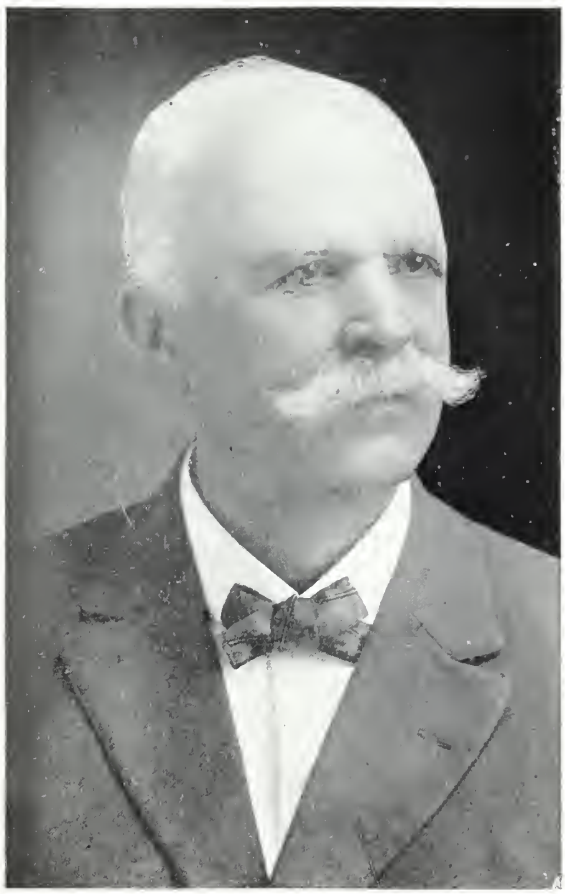
THOMAS H. TUTWILER, president of the Memphis Street Railway Company, general manager and, co-receiver for the property, is a native of Virginia, where he was born September 22, 1866, at Palmyra, the son of Thos. H. and Caroline Sloan Tutwiler. After having received a common school education, he chose for his life work engineering, which he studied under private tutorship and in which he has achieved such signal success. His first conspicuous work was in 1889 when, he had charge of the construction of the drawbridge over Sunflower River in Mississippi for the Georgia Pacific Railroad. For the two years following that he was with the Louisville, New Orleans & Texas (now the Yazoo & Mississippi Delta) Railroad in the construction of the line from Clarksdale down the Tallahatchie River, passing through the town of Tutwiler, named for him. In that day the virile men of the Tallahatchie River country measured a man solely by what was in him, paying no attention to his title or possessions. By that standard, Mr. Tutwiler stood high among them. For nine years following 1892, he was engineer for the New Orleans Street Railway system, then engineer for the Birmingham Street Railway system and did the neat work of converting the traction system of the Two Kansas Citys from cable to electric power. In 1903 and 1904, he had charge of the rehabilitation of the Nashville Street Railway system and the year following, came to Memphis when the Newman interests bought the local system from C. K. G. Billings. He has been general manager of the system from that time to this, as vice president for the first year and since 1906 as president. One of the most accomplished construction engineers in the United States, he rebuilt almost the entire Memphis system, and installed new equipment, greatly to the comfort of the patrons. He has proven himself equally as efficient an operative official as he is in the engineering line. During the recent lean years for owners of street railways, he has been able to maintain the property in excellent physical condition. He is a member of the American Society of Civil Engineers, Engineering Association South, Louisiana Engineering Society, Tennessee Club and Memphis Country Club. He and Miss Mary E. Goodloe were married in December, 1894.

Dr. J. T. Allen



JOHN THOMAS ALLEN, physician and surgeon, Brownsville, Tennessee, is the son of a pioneer doctor in West Tennessee, whom he has followed in the same profession and in the same county. He was born December 28, 1856, in Haywood County, Tennessee, the son of Dr. John R., his mother being Julia Ann (Snipes) Allen. His paternal grandfather was Amson Allen of Virginia and his mother was from the old Burnett family of North Carolina, the ancestry being English. The family moved into Brownsville in 1868 and Dr. Allen received his early education there, later attending the Southwestern Baptist University at Jackson, Tennessee, where he was graduated in 1875. On the following year he began the study of medicine under the direction of his father in Brownsville, later going to Bellevue Hospital Medical College, in New York City, where he received his degree of doctor of medicine there March 1, 1880. While he was a student in the Bellevue college, the frightful yellow fever scourge of 1878 swept West Tennessee, being especially bad from Memphis to Brownsville. The doctor's home town was cut off almost entirely from the rest of the world and was saved only by relief trains out from Memphis, itself almost prostrate. Dr. Allen, then a first course student, remained through this with his people at a time which tried men's souls. This was the subject of his graduation thesis. After having practiced in Brownsville for some years, Dr. Allen went abroad and spent 1887 and 1888 finishing his course in medicine in Paris, London and Berlin, paying particular attention to special surgery. He has continued to pursue this course since then without the loss of a day. For more than twenty years he has been proprietor of and surgeon in the Home Sanatorium at Brownsville. He is also surgeon for the Louisville & Nashville railroad, and during the war served as chairman of the draft advisory board. He is a member of the Tennessee State Medical Association, the Southern Medical Association, the American Medical Association and the various local medical societies, in most of which he has been active for more than thirty years. Dr. Allen and Miss Minneola Mann were married March 20, 1890. Their children are John R. Allen, Mrs. M. O. Davidson and the late Mrs. John R. Ragland.

C. S. Eberhart



CHARLES STEPHEN EBERHART, for nearly half a century in the coal business in Memphis, Tennessee, was born in Erbach-by-Ulm, Wurttemburg, Germany, October 31, 1848, the son of Max and Marie Anna (Springer) Eberhart. After having received his public school education at home, he worked for three and a half years for a firm doing a retail grocery, coal and general insurance business. For the privilege of being allowed to work for this firm and learn the business, his father paid $400.00. Later he worked for a year and a half as bookkeeper for a wholesale house in Freiberg. In the winter of 1868, when he was twenty years of age, he emigrated to the United States and spent two years in St. Louis, Missouri, and Chicago, Illinois, and then went to Helena, Arkansas, where he engaged in the river coal business. On May 1, 1873, he came to Memphis and began working for the Saint Bernard Coal Company, remaining with that company until it became C. B. Bryan & Company, and continuing with that concern until, in 1889, C. B. Bryan & Company consolidated with Brown & Jones, an old coal concern in Memphis, and formed the Pittsburgh Coal Company. He remained with that company until 1897, when Mr. Bryan and he bought the retail business of the Pittsburgh Coal Company and formed the firm of Bryan & Eberhart. At Mr. Bryan's death, Mr. Eberhart formed the Pittsburgh Coal & Coke Company in 1906, and in 1912 he severed his connection with that firm and formed the Eberhart Coal Company. On August 1, 1914, Mr. Eberhart and June H. Rudisill bought the Galloway Coal Company's retail business and formed the Galloway-Eberhart Coal Company, of which Mr. Eberhart is president. Mr. Eberhart has returned to Europe twice, in 1898 and in 1901, and has traveled extensively in the United States and in Canada. He is a thirty-second degree Mason, a Knight Templar, a Shriner, being one of the oldest, a member of the Odd Fellows, and also a Knight of Pythias. He also belonged to the German Casino and the old German Brudderbund. He has never sought or held any political office. He and Miss Katie Bruder were married April 8, 1877. They have three living children: Charles S. Junior, Amelia Cecilia, and Katie Bruder. Two others, William and Tinie, have died.

J. W. Falls



JOHN WILL FALLS, prominent in business and social circles in Memphis, Tennessee, is a native of Memphis, where he was born September 17, 1877, the son of Mrs. Clara Dunn Falls and the late James Napoleon Falls, one of the pioneer business men of Memphis and descended from a family which had been leaders in North Carolina during Colonial and Revolutionary days. Mr. Falls' great-grandfather moved from Iredell County, North Carolina to Somerville, Tennessee, in the earliest days of the settlement of West Tennessee, and his grandfather, Gilbreath Falls, moved from there to Memphis in 1845, where he established the pioneer cotton buying and exporting firm of G. Falls & Company. Mr. Falls was educated in the private and public schools of Memphis and then spent two years in Upper Canada College, Toronto, Canada. He entered Phillips Exeter, Exeter, Massachusetts, in 1895, graduating from there in 1897. Thence he went to Yale, where he took a special course in electrical engineering, receiving the degree of bachelor of sciences in 1900. He returned home and in 1901 entered the employ of the Valley Oil Mills of which his father, who was a pioneer in the cotton oil business, was the head. In 1903 he was elected secretary and treasurer of the company, in which capacity he remained until the mills were burned and the business of the company wound up. Then Mr. Falls took charge of the large personal business of his father and entered the real estate business, in the management of both of which he was most successful. In 1909, Mr. Falls organized the Chickasaw Building Company and under that name erected the Falls Building on Front Street, a model of concrete construction and the largest cotton office building in the United States. Mr. Falls has never sought or held public office, but has ever stood, as his family always has done, for all that was progressive and good in public affairs. Mr. Falls is a member of the Tennessee Club and the University Club, and is a charter member of the Memphis Country Club. His sound business judgment is highly prized by his associates in any venture. His favorite pastime is the breeding of fancy blooded poultry, in which line he is one of the leaders in this section. Mr. Falls and Miss Camille Pryor were married March 17, 1919. They have one daughter, Anita.

Lawson D. Falls



LAWSON DUNN FALLS, Memphis, Tennessee, leader in the industrial development of the Mid-South, is a native of Memphis. He was born here, June 4, 1874, the son of Mrs. Clara Dunn Falls and the late James Napoleon Falls. His paternal ancestors migrated from England to what now is Iredell County, North Carolina, in 1635, and were prominent there in colonial and revolutionary days. His great-grandfather was one of the earliest settlers of Fayette County, Tennessee. His grandfather moved to Memphis in 1845 and was a pioneer business man here, and his father for more than half a century was a leader throughout the Mid-South in its material, moral and social development. After having been trained in private schools in Memphis, Mr. Falls went to Andover Preparatory School for Yale University, where he took the full course. Then went to Poughkeepsie, New York, and took the course in Eastman's Business College. Mr. J. N. Falls had been a pioneer in the manufacture of cotton seed oil, having established a mill for that purpose a year before the birth of Mr. L. D. Falls. Hence it was but natural that the son should join the father in the Valley Oil Company. Mr. L. D. Falls became the president and manager of that concern and operated it with success for a number of years, until the plant was destroyed by fire. During the time that he was the head of the Valley Oil Company, he organized the Royal Refining Company, of which he was president and which did an extensive business in the manufacture of castor oil. In 1906, Mr. Falls organized the American Bag Company. It is one of the largest manufacturers of bags in the country. He also organized the American Finishing Company, which does a nation-wide business in the "filling" of cotton fabrics to make it available for flour bags and other purposes requiring a tighter article than the original weave. He has been the president and active head of both concerns since their inception. Mr. Falls is a member of the Tennessee and Memphis Country clubs, the Chamber of Commerce and the Merchants Exchange, of which he has served as a director and as vice-president. He and Miss May Coffin were married in November, 1900. Their children are: Virginia Lawson, Lawrence Coffin, Lawson Dunn, Junior, and May Frances Falls.

J. H. Ledyard



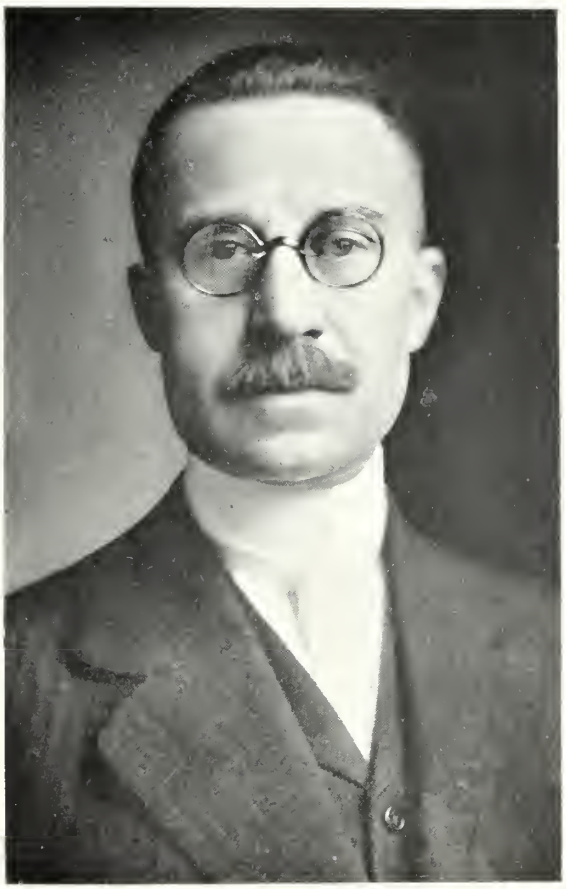
JOSHUA HEARD LEDYARD, manufacturer, Tupelo, Mississippi, was born September 3, 1875, in Shubuta, Mississippi, the son of Thomas Anderson and Carrie (Heard) Ledyard. He attended the public schools of Clark County, Mississippi, and then went to the Agricultural & Mechanical College at Starkville, Mississippi, where he was graduated in 1892. He selected textile manufacturing for his life work and it is in that line that he has achieved such signal success. After having been graduated from the "A. & M." as the Mississippians are fond of calling that useful institution, he went to the then center of knowledge in his chosen line, Lowell, Massachusetts, where he took the full course and was graduated from the Lowell Textile School. At the age of eighteen years he moved to Meridian, Mississippi, where he went into the Meridian Cotton Mills as a bookkeeper. His close attention to every detail of his work, sterling honesty and integrity told from the beginning and were responsible for the rapid promotions that he earned and received, for it was less than five years from the time that he entered the Meridian mills that he was intrusted with the responsible position of treasurer of the company. But rapid as was his rise in Meridian, Mr. Ledyard, when he was offered the presidency and general managership of the Tupelo Cotton Mills, felt that Tupelo offered a wider field for his ability than Meridian did, and hence, in 1898, he accepted the offer. Both he and the enterprise have benefited greatly from the change and now the Tupelo Cotton Mills is ranked as one of the most successful and strongest in the Mid-South. Mr. Ledyard does not believe that the sole work of the head of a big concern is to make money. His company not only gives free medical treatment and examinations to all employes and their families, but also maintains a corps of trained social service workers who are engaged all of the time in making conditions better for the employes. They have a band which probably is the best in Northeast Mississippi. Mr. Ledyard is an active member of the Methodist Church, in which he is a steward and superintendent of the Sunday School. He and Miss Annie Robins were married June 28, 1901. They have five children, Dabney Allen, Robins, Carol, Annie Bell and Francis.

Israel H. Peres



ISRAEL HYMAN PERES (B. A., '89, L. L. B. '91, M. A., '99, Yale), lawyer, Memphis, Tennessee, son of the Reverend Jacob J. and Eva (Chuts) Peres, born in Memphis, August 27, 1867, attended Memphis Public Schools and Prof. Jones' private School, and graduated at Yale with the class of '89, rated high in Yale tradition for the success of its members in after life. About twelve of them have been or are judges of superior courts. He graduated in the Yale Law school in 1891 and received his Master of Arts degree in 1899 in the Science of Society Courses under Professor William G. Sumner. He was president of the Yale Chess Club and won its first prize. He won the Betts prize in the Law school for the highest mark in junior examination, and received Kent Club certificate in oratory and debating. He was "Vice Chancellor" of Book and Gavel, a local Yale Law Fraternity which afterwards became Calhoun Chapter of Phi Alpha Delta. He began practice in Memphis in October, 1891, with the firm of Taylor & Carroll, and later became a member of Carroll & Peres. He then formed a partnership with John Lehman (now assistant corporation counsel of New York City) and later practiced with Robt. E. King (now of Ewing, King & King) under the name of Peres & King until January, 1918, when Governor Rye appointed him Chancellor of the Tenth Chancery Division of Tennessee, Part Two, to which office he was elected in August, 1918, to the eighth year term. He has a select law library to which he constantly adds and he is a strong advocate of the text book method of teaching. Among his contributions to the press and magazines are "Civilization," "Shakespeare," "Dignity of Litigation," "Law of the Road," "Economic Status of Women," "School Administration Problems of the South," "What Constitutes an Efficient Superintendent of Public Schools," "Russian Jewish Immigration," "Penalty of a Race," "Disraeli." He delivered the Corner-Stone addresses of Scottish Rite Cathedral, Masonic Temple and Park Avenue Lodge. He is 33 degree Honorary Scottish Rite Mason; Past Master Leila Scott, 289 F. A. M.; Shriner; Moose; Ex-president Memphis School Board; Ex-president Lions Club and School Administration Department of N. E. A. of which he is a member and belongs to nearly all the local Jewish organizations. He married Miss Rebecca Behm in March, 1901. She died in December of that year without issue.

Hardwig Peres



HARDWIG PERES, merchandise broker, and public spirited citizen of Memphis, Tennessee, is head of the firm which his father founded the year that he was born, and has been connected with it during his entire career. The son of Jacob J. and Eva (Chits) Peres, he was born in Philadelphia, Pennsylvania, January 6, 1859. Later that same year his distinguished father established in Memphis the merchandise brokerage firm which still stands so high as Jacob J. Peres & Company. Mr. Peres attended the public schools of Memphis until he was twelve years of age, when he went into his father's firm, then Ledyard, Perry & Peres, but association with his father was in itself a liberal education. In 1876, at seventeen years of age, he was taken into the firm and made manager of the branch which was opened in New Orleans. His father died of yellow fever in 1879, and Mr. Peres returned to Memphis and gradually took over the management and acquired the ownership of the business. The firm was pioneer at the time of its organization, and Mr. Peres has expanded the business and maintained in all of its business dealings the high standing of the family name. Mr. Peres is a member of the Rex Club, the Young Men's Hebrew Association, the Masons, the Elks, the B'nai B'rith, the Moose, the Shrine, the Thirty-second Scottish Rite degree, the City Club and of the Chamber of Commerce, of which he was a director in 1919. For many years he has taken an active part in politics, seeking no office for himself, but because he had high ideals of the kind of government that the city of Memphis ought to have and was willing to spend his time and money to put them into effect. His old office on Union Avenue was long the scene of weekly meetings of a band of men who had the same ideals as he and who gathered to promote them. They ever stood against gang rule, against the then current ballot-box stuffing and for an efficient and honest administration. He was their leader. Sometimes they won; sometimes they lost, but all the time the idea was growing. In 1917, he was elected a member of the City Board of Education and its president, as his father and his brother had previously been. He was reelected president in 1918 and 1919, where his administration has been most efficient.

C. C. Thompson



CHARLES CLARK THOMPSON, vice-president and general manager of the Thompson Brothers & Price Cigar Company, Memphis, Tennessee, one of the largest dealers in cigars and tobacco in the South, is a native of Pike County, Missouri, having been born in Bowling Green, January 8, 1882, the son of William Clay and Maggie (Savage) Thompson. His father was a descendant of Henry Clay of Kentucky, but with the death of the Whig party became a rock-ribbed Democrat and voted for his friend, Champ Clark, at every election for forty years. Mr. Thompson was educated in the schools of his native city and later took the course at the Gem City Business College of Quincy, Illinois. For a number of years he was one of the most successful men traveling out of Memphis and Little Rock, Arkansas, in the cigar and tobacco lines. In 1912 he entered the retail cigar business in Little Rock and two years later he helped to organize and incorporate the firm there of the Thompson Brothers Cigar Company with a capital stock of $25,000. The brothers put such an amount of steam and business integrity into the business that within a few months the business was expanded into the Thompson Brothers & Price Company with a capital stock of $250,000. The corporation was composed of himself, E. Starr Thompson, Russell H. Thompson and C. G. Price. With the increased capital the company progressed even more rapidly. In 1920 the main office of the company was moved to Memphis, where it erected on Huling Avenue an ideal building, two stories high with fifty feet frontage and having a humidor capacity for three million cigars, said by experts to be the best cigar building in the South. The company has branch offices in New Orleans, Little Rock, Shreveport, Tulsa and Muskogee, travels fourteen men constantly on the road and does one of the biggest businesses in its line in the South. Mr. Thompson is named for the famous Missouri statesman and one of his favorite brands of cigars bears the likeness and name of Champ Clark. Another is The Airedale, named for that sturdy breed of dogs of which he is a fancier. He has a farm in Drew County, Arkansas, where he specializes in Hereford cattle. He is an Elk. Mr. Thompson and Miss Edith Harper were married, in Monticello, Arkansas, December 22, 1902. They have one son: C. C. Junior.

Dr. E. W. Taylor



ELBERT WOODSON TAYLOR, Memphis, Tennessee, one of the leading dentists of the Mid-South and professor of prosthetic dentistry in the Dental College of the University of Tennessee, is a native of East Tennessee. He was born near Morristown, October 26, 1876, the youngest of six children of Nathan Gray and Mary Elizabeth (Evans) Taylor. As he grew up the parents were becoming old and he remained on the farm with them, taking care of them and doing a large part of the work on the farm. While thus engaged he got his preliminary education from the county schools and later from the Morristown High School. In order to be able to attend the latter, he was compelled to ride three and a half miles horseback twice each day. He remained on the farm until he was twenty-three years of age and then realizing that he was entitled to a better chance in life than that then afforded by the farm there, he left the country and went to work in the machine shop of the Southern Railway. After only a few months he became a fireman on a locomotive for the railroad company. He remained in that work for two and a half years and then was promoted to engineer. He was for nearly five years one of the best engineers on his division and at the end of that time he had saved some money and was able to borrow enough to take the further education necessary to the practice of the profession which he had selected for his future life work. Hence he left the throttle in September, 1906, and went to the University College of Medicine at Richmond, Virginia. He put in two years of close study there and at the end of that time went to Vanderbilt University at Nashville, where he was graduated in 1909. He came to Memphis about the time the University of Memphis Dental College was forming, became a member of its faculty and was instrumental in its consolidation with the Dental College of the University of Tennessee in which he has held the chair of prosthetic dentistry ever since. Doctor Taylor was married first October 30, 1900, to Miss Cora Hunt, who died in 1903, leaving one son, Howard. His second marriage was with Miss Ethel Sullivan, September 22, 1910. They have two children, both girls, Ethel Woodson Taylor and Celeste Elizabeth Taylor.

Guy S. Turner



GUY SACKVILLE TURNER, mechanical and electrical engineer, Memphis, Tennessee, was born in Water Valley, Mississippi, April 2, 1876, the son of Louis Edgar and Nannie Emily (Brewer) Turner. He attended the public schools of Yalobusha County, but at the age of fifteen years went to work for the Illinois Central Railroad Company as a telegraph operator, and the following year entered the shops of that company in Water Valley as machinist's apprentice, putting in four full years in that work. Mr. Turner realized that the school of experience alone was a poor, slow and expensive form of education. He yearned for what others beside himself had learned, and, in connection with his actual work, began taking correspondence courses in engineering, both mechanical and electrical. Having finished his apprenticeship, he worked as a journeyman machinist for the old Memphis & Charleston Railroad in Memphis until April 23, 1898, when he enlisted in the Signal Corps of the United States army, serving until February, 1899, when he received his honorable discharge. Returning to Memphis he entered the employ of the old Memphis Light & Power Company, predecessor of the present Memphis Gas & Electric Company. He remained with that concern through its various changes for twenty years, his promotions being steady through the various stations in the power house on Beale Avenue to the general office, where he held for a long time the position of head of the manufacturing department. He remained there until May, 1919, when he resigned and formed the firm of Turner & Turner, Incorporated, of which he is the president. The firm was formed as engineers and experts on fuel and for the wholesale and retail distribution of coal and coke, but later the members bought a coal mine at Island, Kentucky, and formed also the Turner Coal Mining Company, of which he is also president. In October, 1919, he and associates formed the Consumers Oil & Chemical Company, of which Mr. Turner is secretary, treasurer and manager. He is a member of the Colonial Country Club; of the Chamber of Commerce; of the Masons; of the American Society of Mechanical Engineers and of the American Institute of Electrical Engineers. He and Miss Ruth Perry were married August 27, 1902. They have one child, Dorothy.

Dean Adams



DEAN ADAMS, one of the most successful real estate men in Memphis, is a native of Kentucky, having been born in Dayton, October 11, 1879, the son of Alonzo and Katherine (Williamson) Adams. He received his education at the high schools and at the age of nineteen years went to Louisville and engaged in the real estate business, in which he has achieved such marked success and which has been his life work. At the end of three years in the quiet Kentucky metropolis, he moved to the more progressive and active city of Memphis, having realized that its location and the character of the men here and of those who were coming in would make a great city. During his first few years here he did a splendid business, mainly in city and suburban real estate. In the meanwhile he has traveled widely throughout the Middle West and began to compare the character and yield of the lands of that section with those of the St. Francis Basin of Arkansas and the Mississippi Delta. He saw that acre for acre the southern lands were superior and that the income from their crops was much in excess of that from the northern lands, and yet that the sale price of the northern lands was from two to five times that of the Deltas of the Mid-South. Many other people saw the same things, but Mr. Adams had vision enough to realize that this condition would not continue, and that the lands of the Mid-South were due a large and rapid increase in price with the consequent frequent changing of hands. Hence, in 1912, he began to specialize in farm and timber lands, giving particular attention to the St. Francis Basin. He had faith in the forests and faith in the land once the forest gave place to the plow, and, further, he had the faculty to impart that faith to prospective customers. The inevitable result was the large business that he has done for the past several years and still is doing, for his faith is combined with a wealth of knowledge which is of real benefit to the land-seeker. His activity along that line is responsible for a large part of the rapid development in the past three years in the St. Francis Basin. Mr. Adams is a member of the Real Estate Exchange and of the Chamber of Commerce. He and Miss Catherine Johnson were married in Louisville, April 18, 1900. They have one child, named for her mother.

R. N. Bond



ROBERT NELSON BOND, leading business man, Brownsville, Tennessee, is a native of that city, having been born there July 8, 1873, the son of James and Helen (Nelson) Bond. He received his early education in the grade and high schools at Brownsville and then finished at Bingham's School in North Caroline. His father having died when he was only seven years of age. Mr. Bond, at the age of seventeen years, began his business career as clerk in a drug store in Brownsville at the salary of $10.00 per month, and before he was twenty years of age he and Miss Annie Elizabeth Everett were married on June 8, 1893. They have three delightful children, Miss Annie Elizabeth Bond, Robert Nelson Bond, Junior, and George Everett Bond, with whom the family life in the beautiful home on West Main Street, graced by Mrs. Bond and Mr. Bond's mother, is most delightful. Mr. Bond became a member of the Baptist Church at the age of twelve years and has been a consistent member ever since. When he was only twenty years of age, he purchased the drug business in Brownsville of Williams & Riddick, and conducted it with marked success for nine years, until 1902, when he organized the Brownsville Cotton Oil Company, with a capital stock of $50,000.00. In the beginning of this business, he was the secretary and treasurer of the Company and from the first season it was a success. Four years later, Mr. Bond organized the Haywood County Compress Company and was elected its secretary and treasurer. These concerns have prospered so greatly, and he with them, that in 1908, he bought the Brownsville Light & Ice Company, built a new plant and consolidated that with the oil company under the name of the Brownsville Cotton Oil & Ice Company, with a capital stock of $100,000.00. He assumed the presidency of the consolidated concern and made it one of the most successful in Western Tennessee. In fact, the success was so great that he and his associates branched out into Texas, where they organized the Vernon Cotton Oil Company and into Louisiana, where they organized the Monroe Cotton Oil Company. When the United States entered into the World War Mr. Bond was chosen Chairman for Haywood County for the Red Cross. The score was 200 per cent. He is also President of the Brownsville Commercial Club.

T. B. Carroll



THOMAS BERNARD CARROLL, Jackson, Tennessee, cashier of the largest bank in West Tennessee outside of Memphis, was born in Chester County, Tennessee, September 25, 1872, the son of John W. and Mary (Galbraith) Carroll. He attended the Male and Female College of Henderson, Tennessee, from which he received the degree of master of arts. With the view of perfecting himself for the life of a successful business man, Mr. Carroll went to Eastman's Business College at Poughkeepsie, New York. As a young man, Mr. Carroll had always taken an active interest in politics, and very early he became a factor to be dealt with in his section of the State. In 1902 he was elected secretary of the State Democratic Executive Committee and when the Honorable James B. Frazier became governor of the State, he asked Mr. Carroll to accept the position as his private secretary. He accepted. His thorough business training, coupled with his aptitude for politics, made him a most valuable man to the governor, not only in assisting him to make an excellent governor, but also in the way of furthering the governor's political aspirations. When Governor Frazier passed from the gubernatorial chair to the United States Senate, Mr. Carroll went with him in the same capacity and remained there with the same degree of efficiency that he had shown in the statehouse at Nashville. By this time, however, Mr. Carroll realized that he was fitted for a more important place in the affairs of the world than occupying a minor political position and he resigned, after two years in Washington, his connection with the United States to accept a position with the Peoples Savings Bank at Jackson as assistant cashier. Mr. Carroll was elected clerk of the Supreme Court in 1911 and served for eight years with great assistance to the court and the lawyers who had business there. Since that time Mr. Carroll has been with the Peoples Savings Bank as vice-president and cashier, and that institution has grown rapidly until now it leads any in West Tennessee except some of the larger ones in Memphis. He is a Mason and an Elk. He and Miss Suzette Murchison were married in February, 1894. They have four sons: Raymond T.; John M.; Thomas Burns, and Kirk M. Carroll.

Harry Cohn



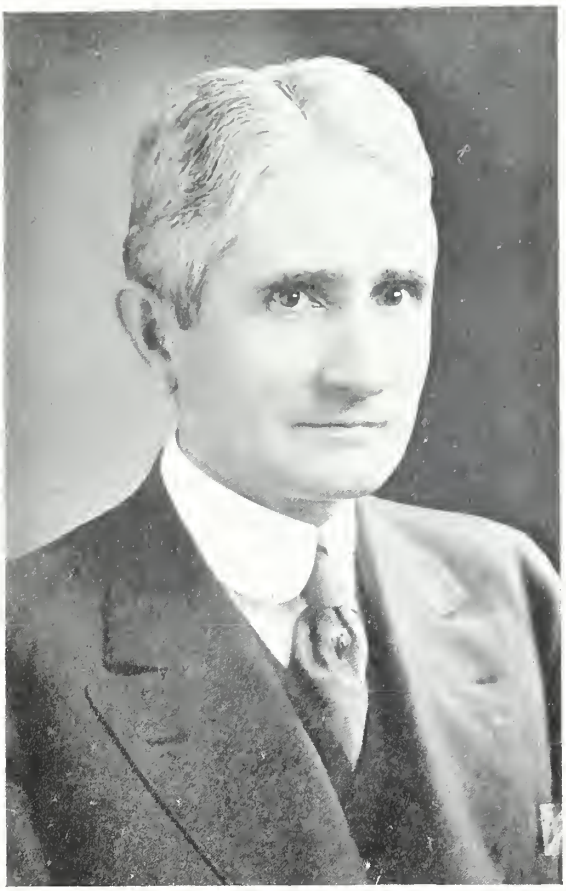
HARRY COHN, for more than half a century one of the leading merchants of Memphis, Tennessee, and head of one of the most successful banks in the Mid-South, was born in New York City in 1848. When but nineteen years of age he came to Memphis and went into business on old Charleston Avenue, in the line out of which the Dixie Clothing Company developed, which he owns, which has been at the corner of Main Street and Jefferson Avenue so long that it is a landmark and which has clothed three generations of many of the leading families of Memphis. Mr. Cohn was the first man to install in Memphis a one-price-cash system of doing business. That was at the time that practically all of the business of this section of the country was done on credit. In fact the payment of bills monthly was just coming in vogue in the city. Throughout the country most bills were made out as of date October 15, when the money from the cotton was coming in. His competitors and the merchants generally forecasted that the system would bankrupt the firm, but Mr. Cohn stuck to it, was able to sell the same grade of clothing cheaper than were the credit houses, for he had neither expense of bookkeeping and collecting nor bad debts. Customers attracted by this and courteous treatment, flocked to his establishment in such numbers that for years it has been one of the leaders in its line throughout the Mid-South. His high standing in the mercantile world was responsible for his election some years ago to the presidency of the American Savings Bank & Trust Company. Under his able direction the deposits of this institution have steadily increased to more than the two million dollar mark and the bank has become one of the leading financial institutions in the city of Memphis. Its stock has become one of the most valuable of that of any bank in the city. Mr. Cohn has three hobbies; his work (although seventy-two years of age, he is at his store at 6 o'clock every morning); his children, of whom he is justly proud, and charity. He and Miss Sarah Boshwitz were married in 1873. Their children are: Mrs. I. S. Crohn, Mrs. J. Spiro, Mrs. W. G. Sternberger, Abe Cohn, Nathan Cohn and Bernard L. Cohn. They also have ten grandchildren, one of them, the son of Bernard L. Cohn, being named Harry Cohn II, for his grandfather.

J. F. Hall



JAMES FRANKLIN HALL, banker, merchant and manufacturer, New Albany, Mississippi, was born in Lafayette County, Mississippi, September 22, 1881, the son of Caleb William and Esther Catherine (Houston) Hall. He attended the public schools at New Albany, and then took the course at the Agricultural & Mechanical College at Starkville. On the completion of the course at college, Mr. Hall took a position first with the Frisco System of railroads and then with the D. H. Hall Lumber Company at New Albany as bookkeeper. In 1905 the directors of the Bank of New Albany elected him bookkeeper of that institution. The following year he was promoted to assistant cashier, and after one year in that capacity he was made cashier. That was in 1907 and he held that position until January 1, 1915, when he was raised to the presidency, a position which he still holds and the success of the institution since he has been the head of it attests the wisdom of his selection. Mr. Hall was especially useful during the World War. He was chairman of the committee in charge of the floatation of government war loans for District Number 9, comprising five counties, and largely through his own activity combined with his capacity as an organizer, each of the five counties went far over the top. Aside from his banking business, Mr. Hall is one-third owner of the Ripley Stave Company, which is one of the big concerns in its line in the Mid-South. It has mills at Greenwood Springs, Port Gibson and Natchez, Mississippi, at Carbon Hill, Alabama, and at other points of vantage, with an output of from four to five million staves per year. He is also a stockholder in the Marine Bank & Trust Company of New Orleans, Louisiana, and in the New Albany Wholesale Grocery Company. He and several associates are owners of large and valuable tracts of timber land near New Albany and others near Macon, Mississippi. Mr. Hall also is half-owner in the Hall Insurance Agency at New Albany which does a large general insurance business. Mr. Hall has never sought political office for profit, but has thrice been elected councilman in New Albany. He is a member of the Methodist Church. Mr. Hall was married December 23, 1919, to Miss Dorothy Wayne Sykes, daughter of Eugene Lanier Sykes of Aberdeen, Mississippi.

F. R. Harris



FLETCHER REID HARRIS, head of the Harris Iron & Supply Company of Memphis, Tennessee, is a native of Memphis, where he was born February 3, 1866, the son of John Sherrod and Xalissa (Reid) Harris. He received his education in the private schools of Professor Lyon G. Tyler and Professor Wharton S. Jones in Memphis. He began his business career in Memphis in 1884 as a broker in merchandise. In 1890 Mr. Harris moved to Saint Louis, Missouri, and began business there as an investment broker, in course of which he has been identified with industrial enterprises and land developments important in the life and growth of the Mid-South's Mississippi Valley. Although living in St. Louis, he had such faith in Memphis that he retained his real estate and other interests in Memphis, and in 1892 he and his brother, Earl A. Harris, organized here the Harris Iron & Supply Company, with its main office and warehouses at 222 to 236 South Front Street, with a branch office in Saint Louis. Mr. Fletcher R. Harris is president of the company, actively directing its affairs. The Harris Iron & Supply Company is an institution of the Mid-South, with its financial resources, occupying its own office building and warehouses, dealing at wholesale in iron and steel for all purposes, material for the manufacture of wagons, carriages, agricultural implements, shop supplies, roofings and innumerable items incidental to that line of metals and woodstock, a great portion of which goes directly into farm development and farm upkeep in the agricultural district tributary to Memphis, and as president of this important Memphis corporation, Mr. Harris has kept closely in touch, at all times, with conditions in his native city and its surroundings. He has always been active and in sympathy with every movement for the advancement of Memphis, and willing to lend a helping hand to any plan with that in view. He is a member of the Memphis Country Club, of the Tennessee Club in Memphis and the Chamber of Commerce in Memphis; also of the Noonday Club, Racquet Club and Chamber of Commerce in Saint Louis. Mr. Harris and Miss Marie Bond were married November 28, 1898. The union has been blessed with two children, Misses Xalissa Reid Harris and Janet Bond Harris.

J. H. Lovewell



JAMES H. LOVEWELL, planter, automobile dealer and one of the leading citizens of Osceola, Arkansas, was born near that little city, December 6, 1874, the son of John A. and Margaret (Edrington) Lovewell. His father had moved to Mississippi County in 1856 from Warrick County, Indiana, where he was born in 1848. His mother was a daughter of William B. Edrington, pioneer on whose plantation Osceola is located. Mr. John A. Lovewell was conspicuous in the public affairs of Mississippi County, where he was sheriff for many years, during which time he made a most efficient peace officer. The son served as deputy sheriff under his father, beginning in that capacity at the time that he was seventeen years of age. In the meantime he had received his education in the public schools of Mississippi County and in Searcy College. Beginning in 1904, he served for two terms, aggregating four years as the clerk of the County Court of Mississippi County. Between periods in public office he was connected with the Bank of Osceola. Following the tragic death of Mr. William Eberhart, Mr. Lovewell was appointed a member of the Saint Francis Levee Board, where he served as a valuable member of that important body for five years continuously from 1909 to 1914. During the years 1909, 1910 and 1911, the board assigned to him the duty of collecting the levee taxes in his county, and he got all that there was coming to the levee system, and was highly complimented for the efficiency of his work along that line and for the accurate manner in which his books and accounts were kept. In fact in the large number of positions of trust in which Mr. Lovewell has been placed, he has in every case proved himself worthy and added to his reputation for efficiency, capacity and honesty. Since long before he reached his majority, Mr. Lovewell has been one of the most active figures in the public affairs of Mississippi County. Mrs. Lovewell acquired by inheritance a large interest in the Nodena Plantation, one of the finest pieces of property in Mississippi County. He also owns the home place where he was born, some three miles west of Osceola. He and Miss Sue Hampson of Memphis, Tennessee, were married March 8, 1905. They have two children: Mary Clay and Margaret Edrington Lovewell.

S. S. Morrison



SAMUEL SETTLE MORRISON, Earle, Arkansas, one of the leading merchants of the Saint Francis Basin, is a native of Rossville, Tennessee, where he was born November 8, 1878, the son of William M. and Carrie N. Morrison. He received his early education in the common schools of Fayette County and then attended the college at Essary Springs, Tennessee, later completing his education in Memphis. At the age of twenty years, Mr. Morrison entered the business world on very close to the bottom rung of the ladder, for he went to work at twelve and a half dollars per month and his board for F. F. Boyd at Rossville. He remained there for four years, during that time gaining experience and acquiring habits of industry which have enabled him to mount rapidly up the ladder of success in the mercantile line. In 1902 he yearned for a broader field for his activities and abilities than was afforded in the small town of Rossville and came to Memphis, where he worked for a time for the old shoe house of Goodbar & Company. Then he formed a connection with Dockery & Emerson and on January 1, 1903, he went to Cub Lake, DeSoto County, Mississippi, where that firm owned large planting and mercantile interests. He remained with that firm for six years, and on the last day of 1909 he went to Earle, where he entered the employ of the Earle Supply Company as bookkeeper. Fascinated with the fertility of the lands of that section and with the spirit then manifest in the people to make Earle a city, Mr. Morrison quickly identified himself with the community and since that time has been one of the most active factors in the wonderful progress of that city. Within a year after his first connection with the Earle Supply Company, he had bought at interest in the concern. On January 1, 1911, Mr. Morrison and Mr. W. B. Gray, a leading cotton factor of Memphis, formed a partnership and since that time they have operated the Earle Supply Company as general merchants and cotton buyers, with Mr. Morrison in active charge of the business. In addition to this business, Mr. Morrison is an extensive and successful planter of cotton. Mr. Morrison and Miss Mary E. Humphreys of Collierville, Tennessee, were married June 28, 1911. This union has not been blessed by any child.

H. H. Peel



HAL HOLT PEEL, Jonesboro, Arkansas, head of the biggest general insurance business in northeastern Arkansas, was born on a farm near Holly Springs, Mississippi, November 7, 1881, the son of Volney and Susan (Holt) Peel. He attended private and public schools of Memphis, Tennessee, and St. Thomas Hall Military Academy at Holly Springs, and at the age of seventeen years went to work for the Frisco System as telegraph operator, and later in the offices of the assistant superintendent at Birmingham and the superintendent at Memphis. He remained in that line of work for three years and then went to the Postal Telegraph Company as an operator. In 1903 he went to work for the New York Life Insurance Company and for the next four years he was a solicitor out of the Memphis office. He and the Honorable P. Harry Kelly, in 1907, formed the Kelly-Peel Insurance Agency in Memphis, which they operated successfully until Judge Kelly was elected vice-mayor and fire and police commissioner of the city. Mr. Peel continued to operate the business alone for a year after Judge Kelly severed his connection with it, and then, in January, 1913, moved to Jonesboro, Arkansas, where he established the West-Peel Insurance Agency. This partnership was dissolved in 1917, since which time Mr. Peel has operated there alone under the firm name of Hal H. Peel & Company, and developed the largest and most successful general insurance agency in his section of the State. But in doing this, he has not devoted all of his time and energy to his own affairs. When the World War broke out, Mr. Peel entered heart and purse into the various patriotic campaigns, putting his time and his money into every drive. There were seventeen of these and in every one of them he took a very active part, either as sales manager, publicity director or chairman, contributing largely to the success of all of them. Mr. Peel, Gordon Frierson, B. H. Berger, T. J. Ellis and V. C. Pettie formed a voluntary commission which purchased a beautiful monument to the soldiers and sailors of Craighead County, which was unveiled May 1, 1920. Mr. Peel is a member of the Christian Church; Masonic Fraternity; Elks; Knights of Pythias; Chamber of Commerce and Lions. He and Miss Grace Morse were married March 2, 1907. They have no child.

C. J. Barnett



CHARLES JONES BARNETT, who has done so much to make the children of Memphis, Tennessee, have happier young lives, loves to see them playing in the public parks and wading in the pool at Gaston Park, which he raised the money to build, for he then thinks of the days when he, as a child of eight years, went to work in the coal mines under the East Tennessee Mountains where he was reared. He was born in Tracy City, February 4, 1872, the son of James and Mollie E. Barnett. He was able to get a little education in the village schools as a child before he went into the mines, but has been an apt pupil in the school of experience since that time. At the age of seventeen years, he went to Ensley, Alabama, where he worked for the Tennessee Coal, Iron & Railroad Company as a machinist, later switching by day and hostling at night. Later he was fireman for the Illinois Central Railroad out of Water Valley, Mississippi, and in 1895 became a locomotive engineer with that city as his headquarters. Six months later he was transferred to Memphis and ever since that date has been with the Illinois Central system. He has no superior at the throttle. Since the inauguration of the Panama Limited train, he has handled it between Memphis and Canton, Mississippi. In 1904 he was a member of the committee which brought to Memphis in 1906 the national convention of the Brotherhood of Locomotive Engineers. He served for one year on the brotherhood's general board of adjustment, and from 1894 to 1896 he was secretary and treasurer of the brotherhood for the Illinois Central system. In 1910 he was Democratic county commiteeman for the Thirteenth ward and chairman of the executive committee. He was a member of the City Recreation Commission from 1914 to 1916 and the following year served as a member of the advisory board of the Juvenile Court, in both of which positions his kindly disposition and sound judgment were of great value to children of Memphis. During the World War, he served with C. P. J. Mooney, John D. Martin, Doctor L. L. Alexander of Paris and Doctor F. M. McRee of Union City on the district war exemption board for West Tennessee. Mr. Barnett and Miss Alma A. Moritz were married March 24, 1897. They have one son, Charles Dillon Barnett, born in 1902.

Dr. J. L. Crook



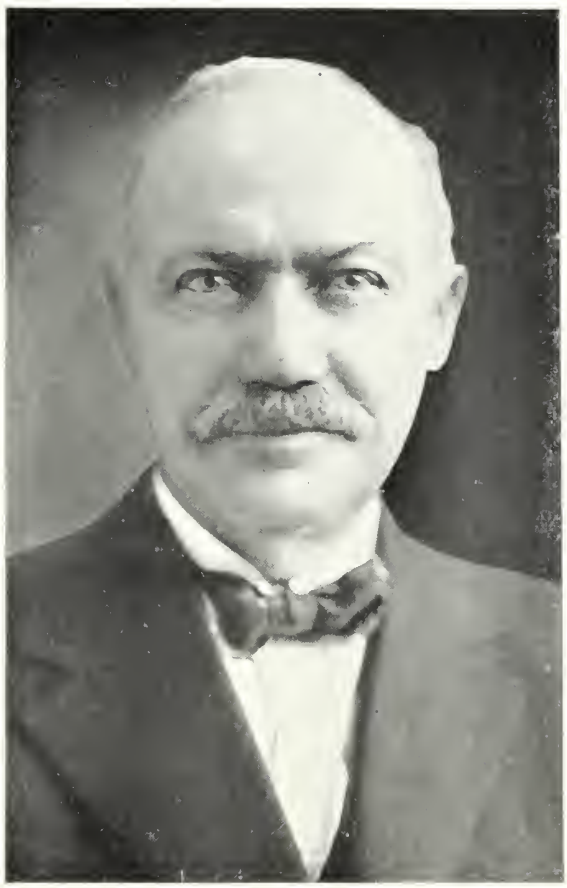
JERE LAWRENCE CROOK, A.M., M.D., F.A.C.S., Jackson, Tennessee, one of the leading surgeons of the Mid-South and active in church, social and financial circles in his community, was born in Henderson, Tennessee, March 10, 1874, the son of Doctor Joseph A. and Martha (Cawthon) Crook. After having received his literary education at Union University, Jackson, where he received his degree of master of arts in 1892, he decided to follow in the steps of his father, who is a distinguished physician and surgeon, and went to Vanderbilt University, Nashville, Tennessee, where he was awarded his degree of doctor of medicine in 1894. Soon after having been graduated, Doctor Crook attended the meeting of the American Medical Association in San Francisco and while in California accepted a position as assistant superintendent of the Sacramento City & County Hospital. Returning to Jackson in 1895, he began, in partnership with his father, the practice of his profession. He was successful from the beginning. Later he took post graduate courses in New York and Philadelphia and at the Mayo Clinic at Rochester, Minnesota, and in 1908, in connection with his father, he founded the Crook Sanatorium, a twenty-five-bed modern private hospital. He now is the personal owner and chief surgeon of this successful institution. Doctor Crook's standing with his fellows is shown by the fact that he has been elected president of the Tennessee Medical Association and Madison County Medical Society. He was one of the founders of the Southern Medical Association, and has served as secretary and chairman of its surgical section. He has also served as president of the Rotary Club and was one of the founders of the Jackson Country Club. He was at one time president of the Y. M. C. A. and is a director in the Second National Bank. Doctor Crook was married first to Miss Jennie June Jones of St. Louis, Missouri, April 21, 1898. She died in 1902, leaving two sons, Senter C. and Jere L. Junior, the former of whom was an aviator during the World War. He was married again June 17, 1914, to Miss Millian Cooke Green of Culpeper, Virginia. Their children are: Joseph A. II, and William Grant.

K. A. Smith



KEFF ALEXANDER SMITH, Memphis, Tennessee, one of the leading wholesale dealers of the Mid-South in lumber, specializing in Southern yellow pine, cypress and shingles, but handling also hardwoods, is the son of a distinguished divine in the Presbyterian Church, U. S., and is a living example of the correctness of recent statistics which show that a larger per cent of the sons of preachers succeed in business life than is true of the sons of men in any other line. Mr. Smith was born in Athens, Georgia, February 7, 1884, the son of the Reverend N. Keff Smith, D.D., and Carrie Cleveland (Scudder) Smith. He received his early education in the grammar schools in the various Southern cities in which has father was serving as a minister. At the age of fifteen years while attending the high school at Elizabethtown, Kentucky, he began work, and at the age of seventeen years, while at Hardin Collegiate Institute, a branch of Central University of Kentucky, quit school to go to work for the Queen & Crescent Railroad system at New Orleans at a salary of $25.00 per month. He learned stenography without a teacher and became so proficient that in a short time he had been advanced to the private secretaryship to the assistant auditor. After six years with the railroad company, he received a telegram in May, 1907, from W. H. Sullivan, general manager of the Great Southern Lumber Company, which was then building at Bogalusa, Louisiana, to come to see him. The result of the visit was that Mr. Smith became Mr. Sullivan's chief clerk and private secretary. Mr. Smith remained with that company for eight and a half years, five of which were spent as traveling salesman, in which capacity he earned a promotion to assistant sales manager. On January 1, 1916, Mr. Smith organized the Smith-Carothers Lumber Company, which was dissolved August 1, 1918, since which time Mr. Smith has been in business alone. He represents the wholesale yellow pine classification in the Memphis Rotary Club, and is a member of the Memphis Chamber of Commerce, the Hoo-Hoos, the Colonial Country Club and the Evergreen Presbyterian Church. He and Miss Alma L. Oswald of Charleston, South Carolina, were married October 30, 1913. Their children are Florence Cleveland and Alma Douglass.

W. P. Hall



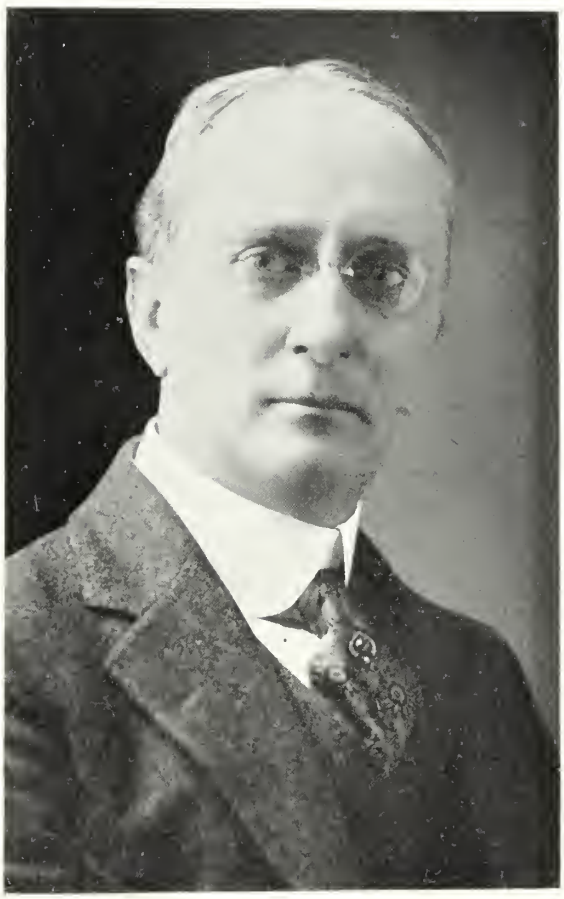
WILLIAM PRESTON HALL, Memphis, Tennessee, retired steamboat man and manufacturer of staves, was born in McLemoresville, Carroll County, Tennessee, January 4, 1843, the son of Alfred P. and Dorcas Elizabeth (Rochell) Hall. He was attending the common schools in Huntingdon, Tennessee, when the Civil War began and left school to join his father's company in the Confederate Army. The father, of pure Scotch lineage, was a gallant Confederate officer as he had been while first sheriff of Carroll County. He also had been a member of the State General Assembly from that county. Mr. Hall's grandfather was a colonel in the Revolutionary Army. His mother was of pure French blood. With the collapse of the Confederacy, Mr. Hall returned to Huntingdon and completed his education, and then read law for a year, but at the end of that time decided that he did not care for a professional career. Instead he went into the mercantile business and operated a store at Dyersburg, Tennessee, from 1873 to 1876. What now is the Illinois Central Railroad through Dyersburg was completed in 1873 only from Memphis to Covington, and it was not until 1882 that the connection was made there which gave Dyersburg direct rail connection with Memphis. For the last six years of the time that this connection was lacking, Mr. Hall operated a steamboat between Memphis and Dyersburg, but when Hatchie River was bridged in 1882, he changed his northern terminus to New Madrid, Missouri. For the next eight years he operated a boat of his own in that trade, doing a business not only profitable to himself, but at the same time of great service to the river towns. In 1890 he sold his steamboat to the Lee Line and retired from the river, going into the manufacture of slack staves. He was a pioneer in that line in this section of the country and built one of the first mills for that purpose on Wolf River in Memphis. It now is operated by the Anderson-Tully Company. Mr. Hall operated here under the name of the W. P. Hall Stave Company, with a big plant on Wisconsin Avenue. He has made Memphis his home since 1882, always active in every movement for the improvement of the community and liberal both with his time and his means for any worthy cause. Mr. Hall has never married.

W. T. Pitts



WILLIAM THOMAS PITTS, Indianola, Mississippi, best known as "Pitts, the Land Man," who has been such an active factor in the development of Sunflower County, was born in Maysville, Madison County, Alabama, October 12, 1869, the son of Alexander Calvin and Fannie (Mitchell) Pitts. At the age of thirteen years of age he went to work for his own living. As a mere youth he was agent and operator for the old Memphis & Charleston Railroad at Brownsboro, Alabama. Then he went with the old East Tennessee, Virginia & Georgia Railroad as relief agent between Rome, Georgia, and Selma, Alabama, and later with the Mobile & Ohio Railroad as telegraph operator at Columbus, Mississippi, during five years. In 1891 he went to Indianola, Mississippi, for the Southern Railway. He was railroad agent, banker, telegraph operator and general bureau of information at Indianola when that now prosperous city was but little more than a wide place in the road. In 1899 he went into the hardware business, the first store of its kind in Indianola. He organized the Bank of Indianola, was its first cashier and later became its president. In 1900, Mr. Pitts installed the first electric light plant in Indianola. Probably the one thing that he did which was of the greatest benefit to the community was in the organization and building of the Indianola Compress & Storage Company. He built the Indianola Brick & Tile Company. He promoted the Planters Cotton Oil Company, a $100,000 institution. He also built the Hotel Pitts. Back in 1898 he went into the real estate business. The first year he sold land to the value of $600. In 1919 the value of the lands whose titles changed through his office aggregated five million dollars and he could have sold more had he been able to find the land for sale. He began selling land at some $10 per acre and sold it up as high as $500. In 1915 he organized the real estate firm of Pitts & Weeks, Mr. A. B. Weeks being the junior partner. They have their main office in Indianola with a branch in Monroe, Louisiana, in charge of Mr. A. C. Pitts. His largest deal was the sale of sixty-two thousand acres at $25 per acre. Later he could have sold it for $150 per acre. Mr. Pitts and Miss Mamie Lena Gardner of Columbus, Mississippi, were married November 25, 1890. T. M. Pitts is their only child.

W. H. Hayley



WILLIAM HENRY HAYLEY, Memphis, Tennessee, executive manager of the Chamber of Commerce, in which capacity he has been an active factor in the commercial, industrial and civic development of the community, is a native of Des Arc, Arkansas, where he was born January 31, 1871, the third son of Patrick Henry and Sarah (Stewart) Hayley. He was educated in private schools in Memphis and finished his course as a special student in Colorado College. After his return from college he operated for a time the Abbington Plantation which belonged to his family near Des Arc. However, the major portion of Mr. Hayley's activity has been in Memphis. He received his early business training with two of the oldest cotton factoring firms in the city. Going into business for himself, he was senior member of the firm of Hayley & Beine, dealers in the products of cotton seed. He was one of the organizers of the Tennessee Fibre Company, the pioneer in using the first successful method of separating the lint from the hull of the cotton seed, which industry has become of great importance in the South. Mr. Hayley is associated in this enterprise with Mr. W. C. Johnson, his two brothers, Messrs. John A. and Hugh S. Hayley, and Mr. D. M. Armstrong. Mr. Hayley was also president of the Planters Cotton Company of Des Arc for a number of years. For seven years he was forced to free himself from business responsibilities because of ill health. After this he traveled extensively in Europe and became deeply interested in the betterment of civic conditions, and especially in better roads for the Memphis territory. Returning home with his health greatly improved, he became chairman of the Good Roads Committee of the Chamber of Commerce, where he rendered service of inestimable value to Memphis and a large portion of the South. When the United States entered the World War, the secretary of the Chamber of Commerce, Mr. J. M. Tuther, volunteered and was commissioned for active service. He requested that his friend, Mr. Hayley, be elected his successor. As Major Tuther preferred to remain in the army, the officers of the Chamber of Commerce requested Mr. Hayley to remain with the organization. Mr. Hayley and Miss Cornelia Eugenie Falconnet of Nashville, Tennessee, were married, August 22, 1896. They have one son, Frederic.

F. G. Proutt



FREDERICK GEORGE PROUTT, Memphis, Tennessee, consulting engineer, specializing in designing and operating public utility and industrial plants, was born in Bowmanville, Canada, November 27, 1870, the son of Mark James and Martha (Burk) Proutt. He was educated in Canadian schools and the engineering department of the General Electric Company. He was assistant to the general manager of the Malden Electric Company at Malden, Massachusetts, from 1894 to 1897, and came to Memphis, April, 1897, as superintendent of the Memphis Light & Power Company. While he was connected with that company he installed its underground conduit system for the distribution of its electric current. He remained with the Memphis company until the end of the year 1905 and then became manager of the Jackson (Mississippi) Railway, Light & Power Company and designed and installed its electric power and gas plants. He managed that enterprise for two years, then returned to Memphis, where, since January 1, 1908, he has been in business as a consulting engineer except for one year during the World War, during which he served as advisory engineer for the War Finance Corporation, Washington, D. C., and in making a survey of Tennessee industries in 1917 for the Naval Consulting Board. He has designed a number of public utility plants in this section, including the water pumping systems for Brownsville, Tennessee; Friar Point, and Laurel, Misissippi; Blytheville, Osceola and Luxora, Arkansas; and also the light and power plants for Brownsville and Binghamton, Tennessee, and Cleveland and Tunica, Mississippi. He is president of the Consumers Water Company of Blytheville, and secretary of the Home Light & Ice Company of Cleveland. In addition to these, he has designed a large number of plants for big private corporations in this section of the country. At the urgent request of Mayor Paine and at a personal sacrifice, Mr. Proutt in 1920 consented to become chairman of the Memphis Water Commission. He is also the representative of the City of Memphis in the matter of the appraisal of the gas and electric plants for the purpose of fixing new rates for the Memphis Gas & Electric Company. He is a trustee of the Memphis & Shelby County Tuberculosis Society and the William R. Moore School of Technology. Mr. Proutt and Miss Laura Jane Yarnold were married July 15, 1905. They have two daughters, Jean and Marjorie.

Ike Samelson



IKE SAMELSON, leading tobacconist of the Mid-South, is a native of Saint Louis, although he has lived in Memphis since he was two years of age. His parents were L. and Caroline Samelson and only a few years after they came to Memphis the father died, leaving little Isaac the main support of his widowed mother and several younger children. At fourteen years he went into the store of Sol Coleman, and after three years of intense work there he began traveling for Sternberg & Lee, jobbers in cigars and tobaccos. Still only a lad, but of a most engaging manner, and full of energy, he made his first trip up the Paducah & Memphis Railroad, now the Illinois Central, then ending at Covington. The idea of such a small youth out on his own hook and still so well posted was in itself catchy, and that night he loaded Covington with the best cigars that it had ever had, leaving on the one train next morning for Memphis. For five years his clientele grew rapidly, and at the end of that time, in addition to supporting his family, he had saved $500 with which he opened a cigar and tobacco business for himself in a space of fifteen by twenty-five feet on Main Street, just north of Monroe Avenue, where he has been ever since and where he has built up one of the best businesses in the country. Mainly due to the choice line of cigars that he carried, Memphis for years has enjoyed the distinction of consuming more fine cigars than any other city of its size in the United States. In the years that the railroads were accustomed to sell tickets wholesale at reduced rates to tide them over crises, Mr. Samelson was a large buyer and one of the biggest dealers of them in the United States. He prospered in that as in the cigar and tobacco business and as the years rolled on, he widened his range of operations, opening branches in New York, Chicago and Birmingham. His investments have been wide and judicious. He is a director in the Manhattan Savings Bank & Trust Company, and a member of the B'nai B'rith, Chamber of Commerce, and Elks, Moose, Rex and City clubs. He has traveled widely. He and Miss Celia Lowenstein were married in 1893. Their children are Miss Caroline; Miss Babette, now Mrs. Herbert Herff; Mrs. Dorothy Goldstein; Lester E., and Ira Samelson.

Dave Dermon



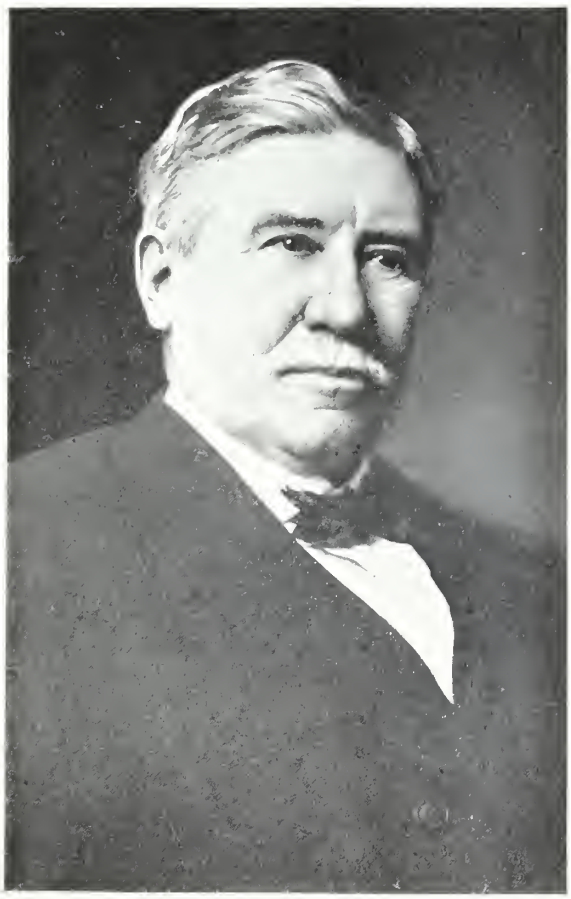
DAVE DERMON, Memphis, Tennessee, one of the largest and most successful dealers in real estate, is a native of Kiev, Russia, where he was born, April 27, 1884, the son of Bee and Annie Dermon. He attended the public schools of his native city for five years and remained there until he had attained his majority, when he sought a wider range of freedom of activity and religion than was in sight in Russia. He came to the United States in 1905 and proceeded directly to Memphis, where he opened a small tinshop. He prospered in this and at the end of five years he added dealing in real estate in a small way to his tin business. He had been an efficient and successful tinner and when he entered the wider field he showed a range of vision that was amazing to even his best friends. For years the property on Union and Monroe Avenues in the vicinity of the Southern Railway had been depreciating in sale value and in earning capacity. He more than any other one man in the city of Memphis seemed to have a foresight of the future of that property. He bought heavily of it when it was cheap, made sales as the property which he owned advanced and reinvested, always with the keenest judgment, but ever willing to pay the price if only the property had a future to it. Now it is apparent to all that the natural and in fact only location for the automobile business was in the direction and locality where he made his heaviest purchases. Mr. Dermon now is a wealthy man for the simple reason that what now is apparent to all was apparent to him when much of that section of the city was covered with tumbling old frame buildings. Recently he sold to C. D. Smith for $175,000 a piece of property on Union Avenue. Another of his recent sales was to the Union Motor Car Company for $100,000. He still owns much property on Union, Madison and Monroe Avenues and Pauline Street. But although now wealthy, Mr. Dermon still maintains his tinshop and is just as careful to turn out good work there as when that was his sole means of livelihood. He and Miss Mollie Faine were married in Kiev in 1905, just before they left for the United States. They have three children: Harry, Nathan and Adeline. Mr. Dermon is a member of the Chamber of Commerce, Shrine and Rex Club.

Hugh Humphreys



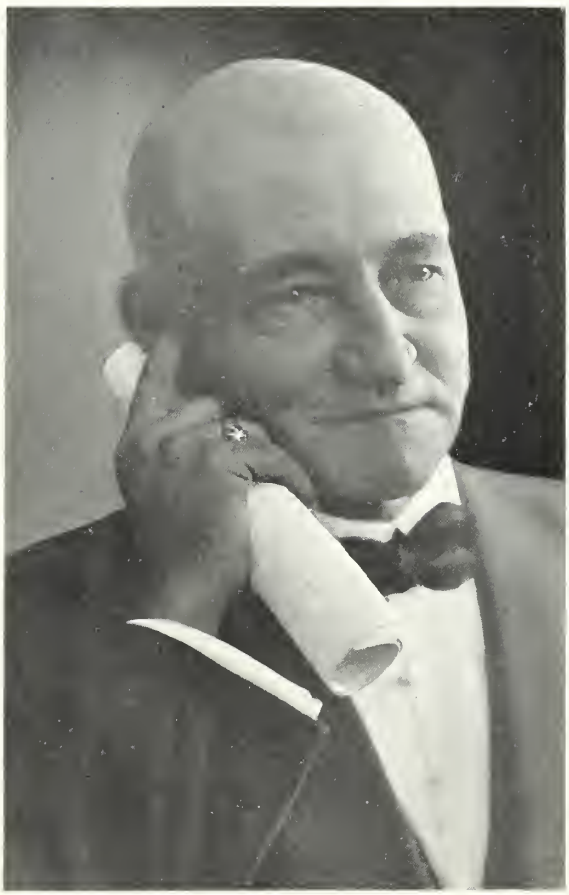
HUGH HUMPHREYS, Memphis, Tennessee, head of a firm which is one of the largest dealers and exporters of cotton seed products in the cotton belt, and active in many movements for the improvement of the community in which he is one of the leading citizens, was born on the Old Raleigh Road just east of the present city limits of Memphis on February 17, 1876. He is the son of J. Henry and Annie E. Humphreys. He received his early education in the neighboring schools, but when only fourteen years of age came to Memphis and went to work for Hugh Pettit & Company, at the same time pursuing his studies in the night schools of the city. When he reached his majority, he went into business for himself. In conjunction with Mr. Herbert Godwin, Mr. Humphreys organized in 1898 the Humphreys-Godwin Company, dealing in the products of cotton seed. Mr. Humphreys for a number of years has been and still is the president and active head of the concern. Under his aggressive direction the business has grown steadily until now it is recognized as one of the largest and most reliable dealers in those products. It does a tremendous business not only all over the United States, but also in foreign countries. He occupied during the World War a position in Washington probably the most vital to the South of any of the governmental functions, and one of the most important to the whole country. It was in the Food Administration in charge of the cotton seed industry. He drew the rules and regulations for the war-time operation of all the cotton seed mills and the handling of the manufactured product of cotton seed. That this was done with the fairness which can come only from the strictest integrity coupled with thorough knowledge of all lines of the business is conceded by all. Mr. Humphreys has taken no part in politics, but is a member of the Memphis Municipal River & Rail Terminal Commission, where he with his two associates is endeavoring to construct a river terminal and to restore river traffic that Memphis may secure cheaper transportation and not lose her preferential rail freight rates. He is also vice-president of Zone 2 of the Mississippi Valley Association. Mr. Humphreys and Miss Flournoy Selden were married January 7, 1904. Their children are: Elise, Herbert and Selden.

J. C. Hawthorne



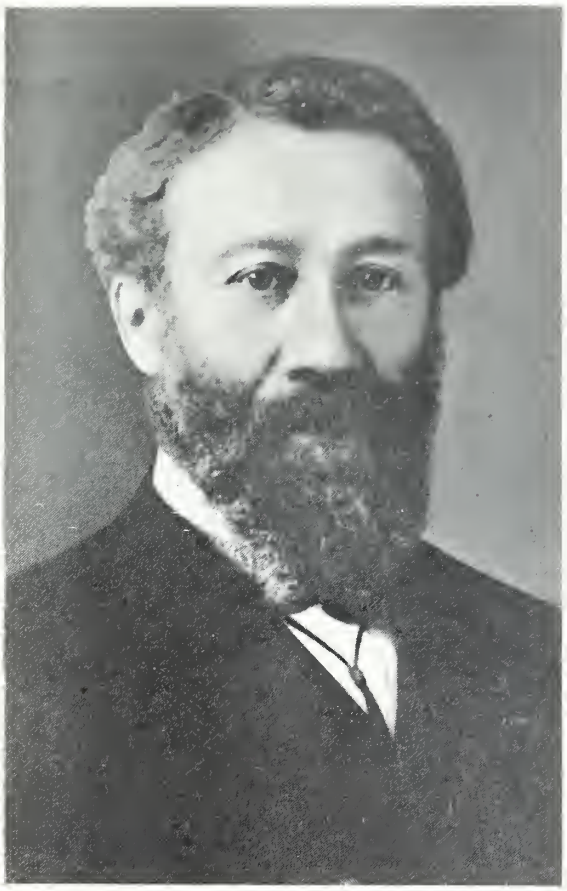
THE late John Clarke Hawthorne, Jonesboro, Arkansas, attorney and financier and planter, long one of the leading figures in the development along all good lines of Northeastern Arkansas, was a native of Tennessee, where he was born February 22, 1851, in Benton County. He was the son of Robert Harrison and Elizabeth (Barker) Hawthorne, Robert Hawthorne having been born in Georgia in 1804 and enlisted in the Confederate Army in 1861 and served under General Forrest and General Joseph E. Johnston, and was at Shiloh and numerous other battles until February, 1865, when he was discharged on account of ill health. His grandfather, Joseph Hawthorne, was a soldier in the American Revolution, having enlisted in the spring of 1779 in Colonel Richard Winn's and Colonel Thomas Taylor's regiments and was in the battle of Stono. Mr. Hawthorne was admitted to the bar in 1876 and practiced his profession at Corning, Arkansas, for nine years until 1885, when he moved to Jonesboro, becoming at that time the district attorney for the Saint Louis Southwestern Railway Company, which position he held until his death. He enjoyed a lucrative practice, and was interested and a stockholder and director in several banks and other prosperous corporations in Jonesboro, and the owner of a plantation in Crittenden County, Arkansas. He took an active interest in the construction of levees to protect the Saint Francis Basin, and served as director of the Saint Francis Levee District for several years and was attorney for the District for four years. He was elected state senator in 1880 and served two terms with distinction. Judge Hawthorne was married to Miss Elizabeth Eleanor Beloate in Corning, July 11, 1876. They had three children: Donald Kent Hawthorne, who was born April 25, 1877, and married to Miss Rowena Davies, December 12, 1899, and after her death to Mrs. Mary Mast Buwyer, and is now engaged in the practice of law in Little Rock, Arkansas; John Hannibal Hawthorne, who was born November 1, 1879, and married to Miss Calla Wilson on the 19th day of March, 1902, and was associated with his father in the practice of law at Jonesboro, Arkansas; and Miss Blanche Hawthorne, who was born September 25, 1881, and married Virgil Carpenter Pettie, December 21, 1901, who resides at Little Rock and is Vice-President of the England National Bank at that place. Judge Hawthorne died August 25, 1920.

Capt. J. M. Brackin



IN the death of Captain James Madison Brackin on November 12, 1919, not only his native county of Dyer, but the entire State of Tennessee, lost one of its most highly respected and usefnl citizens. He could have said truthfully, I have done the State some service, but he asked of his State no personal reward, being satisfied that his service had been for the general weal. Captain Brackin was born December 2, 1852, on Island No. 21 in the Mississippi river and spent his youth and young manhood there. The educational advantages there at that time were near the zero point, and the only chance along that line that he had was a few days at a time in the county common schools. He remained at the home of his parents, Isaac and Martha Hendric Brackin until 1875, when he moved to Dyersburg, where his first work was in the flour mill of A. M. Stevens. Remaining there for a year, he moved to the neighboring town of Newbern and spent also a year there in the same line of work. Returning to Dyersburg in 1877, he worked two years for the Childs Harrison Drygoods Company. In 1879 he married Miss Georgia Stevens, daughter of his first employer, who was his devoted companion until the day of his death and still mourns his loss. In the same year he became master of the steamboat Alf. Stevens, which plied between Dyersburg, Memphis and Saint Louis, and it was in that capacity that he laid the foundation for his estate. Its first trade was in towing lumber to Saint Louis and bringing back freight to points on the Mississippi and Forked Deer Rivers. Having been in the mercantile business, he added dealings to his business and it proved a lucrative venture. He and Mr. Stevens also entered the saw mill and lumber line and succeeded wonderfully in it also. Captain Brackin ever took a most active part in politics, being in the town council for many years, serving on the staffs of Governors Patterson, Rye and Roberts, and was for six years a member of the State election commission, but never sought a lucrative office for himself. He died in Nashville while on business of the State. He was a devout member of the Methodist Church, having become a Sunday school teacher before he was twenty years of age. Albert James Brackin and Miss Marie Louise, now Mrs. John A. Atkins, are his children.

Jacob J. Peres



THE late Jacob Joseph Peres, was one of the most scholarly men that ever lived in Memphis, as well as a most successful business man, honored by being the first of his people elected to public office in this section, and highly respected by all who knew him. A native of Holland, he was born at Haarlem, February 15, 1830, the son of Joseph and Sarah (Davidson) Peres. His father died when the lad was only two years of age, and he was brought up by and received his education from an uncle. He attended the schools and Hebrew Seminary in Haarlem, and, by reason of standing at the head of his class, was able to finish his course at Leyden upon a stipend from the King of Holland. He became rabbi of the congregation at Gouda, Holland. In 1857, he came to America and spent a year in Philadelphia. The next year he moved to Memphis and the year following established the merchandise brokerage firm of Jacob J. Peres, still standing high here under the name of Jacob J. Peres & Company. For a time here, Mr. Peres was preacher of the Congregation Children of Israel, and also rabbi of the Congregation Beth El Emeth. A profound scholar and accomplished linquist, Mr. Peres had taught a private school of his own in Philadelphia. He opened one here and also taught languages in the private school of Willoughby Armstrong. He was also admitted to the bar, and lectured widely on literature and languages. He was a member of the B'nai B'rith and the former K. S. B. In 1866, Mr. Peres was elected a member of the Memphis City Board of Education, and chosen its president, probably only second to Judah P. Benjamin in the South as a member of his race to be elected to public office. Two of his sons, Israel and Hardwig, have succeeded him since not only as members, but also as presidents of that body, an honor unique in the annals of Memphis. Mr. Peres was married May 24, 1854, to Miss Eva Chüts, daughter of a distinguished rabbi in his home city, who had helped him greatly as a lad. To them were born ten children: Joseph, Bernard, Sarah, Hardwig, Varina, Julius, Leah, Israel, Leo and Clara. In the score of years that he lived in Memphis, no man was a greater factor than he for the mental and moral progress of the city. At the age of only forty-nine years, he succumbed to the last yellow fever epidemic, in October, 1879, mourned by the entire community.

William Counts

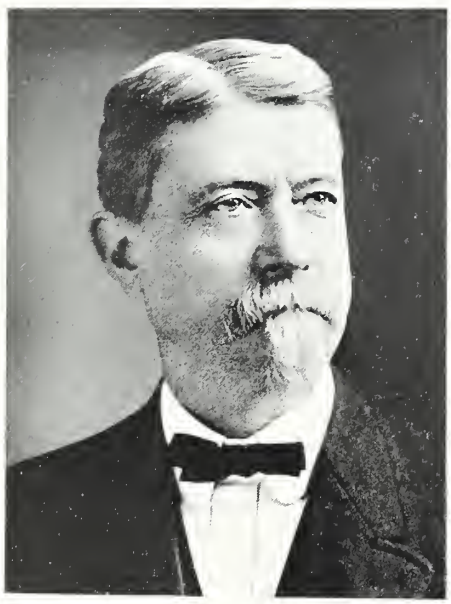


IN the death of William Counts, on May 28, 1920, not only the city of Clarksdale, where he lived, but the entire Mississippi Delta, lost one of its most useful and most beloved citizens. Mr. Counts was born in Canton, Kentucky, March 3, 1873, the son of Jack and Sarah Counts. He attended the common schools of his native county until he was twelve years of age and then went to work on a farm. At the age of thirteen years he moved from Kentucky to Coahoma County, Mississippi, where his father had acquired some land and went to work on it. His industry from the beginning told in the rich alluvium of the Delta. He continued his connection with his father until he was twenty-five years of age and then, in 1898, he went into business for himself as a planter with the accompanying merchandise business. From that time forward his progress was more rapid. He went through all of the vicissitudes which befell the Delta planters for thirty-four years and with them shared in the prosperous seasons. His judgment and foresight were such that the overdraft of the lean years never consumed the surplus of the preceding fat ones. As the surplus from his planting became larger, Mr. Counts began making other investments. He acquired large holdings in Washington and Warren counties in addition to his Coahoma County plantation. One of his most famous places was known as the "Bear Garden Place." It was on a trip of inspection of his lower Delta places that he went into Vicksburg at the end of the day of May 28, 1920. He had gone to his room at a hotel in apparently his usual health and was preparing for dinner when the fatal stroke occurred. In addition to his land holdings, Mr. Counts was a holder of stock in the Planters Bank of Clarksdale; in the Peoples Compress Company of Clarksdale; in the Tom James Oil Company of Memphis, with leases of large acreage in the Osage Country of Oklahoma and in Louisiana, and in the Cotton States Life Insurance Company. He was a member of the Presbyterian Church, an Elk and a Knight of Pythias, loved by all who knew him and respected by the entire community for his sterling integrity and high ability. Mr. Counts and Miss Zipporah Burt were married January 5, 1898. His widow and one daughter, Miss Georgia Counts, survive him.



BOLTON SMITH

Bolton Smith, investment banker, lawyer, scholar, soldier and public spirited citizen of Memphis, Tennessee, was born in Indianapolis, Indiana, July 25, 1861, the son of Francis and Sarah (Bolton) Smith. He attended school in Indianapolis, Indiana, in Dresden, Germany, and graduated from the "College de Geneve," Switzerland, in 1878. In 1882 he received his degree of LL. B. from the Central Law School of Indianapolis and later took the summer course in law at the University of Virginia. He moved to Vicksburg in the fall of that year and after three years there as an investment banker, he came to Memphis, where for thirty-five years he has been a most useful citizen, always active for every movement for the improvement of the community. For years junior member of the firm of Caldwell & Smith, he now is the head of its successor, Smith & Perkins. He is an Episcopalian, Rotarian, Mason, and a trustee of the University of Tennessee and the George Peabody College for Teachers and on the National Board of the Boy Scouts of America. Mr. Smith and Miss Grace Carlile of Memphis were married, June 20, 1889. They had two children, Miss Louise Bolton-Smith, now dead, and Carlile Bolton-Smith.



A. R. TAYLOR

Arthur Robert Taylor, for nearly fifty years in the stationery, office supply and book business in Memphis, Tennessee, one of the city's most widely known business men, respected by all and loved by his friends for his rigid veracity, sterling integrity, absolute honesty and kindly disposition, was born near Holly Springs, Mississippi, November 8, 1851, the son of Doctor William V. Taylor II and Mary C. (Jarratt) Taylor, and educated in Memphis and at Christian Brothers College, St. Louis, Missouri. In August, 1872, he entered the stationery business with J. S. Hatcher & Company, buying that business and establishing Clapp & Taylor in 1878. He bought the Clapp interest in January, 1885, and established the firm of A. R. Taylor & Company, incorporating it in 1904 under the present name of A. R. Taylor Company, leader in its line throughout the Mid-South. He was for many years president of the Chickasaw Club; active in the Chickasaw Guards when that company was considered the best drill team in the world; and for twenty-one years a member of the National Guard, and from 1893 to 1896 brigadier general in command of all the State militia. He and Miss Timmie Treadwell were married June 21, 1880, having two children, Starnes Treadwell, and A. R. Taylor, Junior.



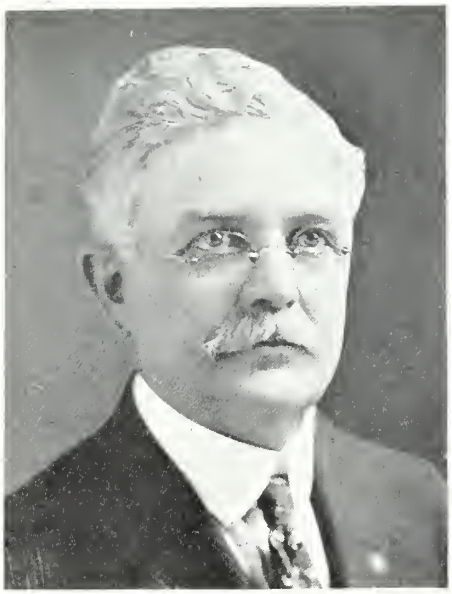
J. R. PEPPER

John Robertson Pepper, Memphis, Tennessee, capitalist, merchant, and of international standing in Sunday school work, is a native of Virginia where he was born in Montgomery County, April 6, 1850. He came to Memphis at eighteen years of age. He worked in the Western Union Telegraph office and in 1869 went with Stratton, Goyer & Company. He is the only survivor of that firm, which, as president, he has continued under slightly changed names, as the Goyer Company at Greenville and the Greenwood, Yazoo City and Rosedale Grocer Companies, in their respective cities in Mississippi. He is also president of the Memphis Machine Works and the Hernando Insurance Company and interested in many smaller concerns in Memphis. Long an active member of the Methodist Church (South) he is president of its Board of Missions and member of its General Sunday School Board, of the International Sunday School Lesson Committee for eighteen years, chairman of the Memphis Conference Board for thirty-three years and superintendent of the First Church Sunday School for thirty-nine years. He and Miss Charlese Read were married November 18, 1875. Their children are Mrs. A. W. Ketchum and Samuel McDavitt Pepper.



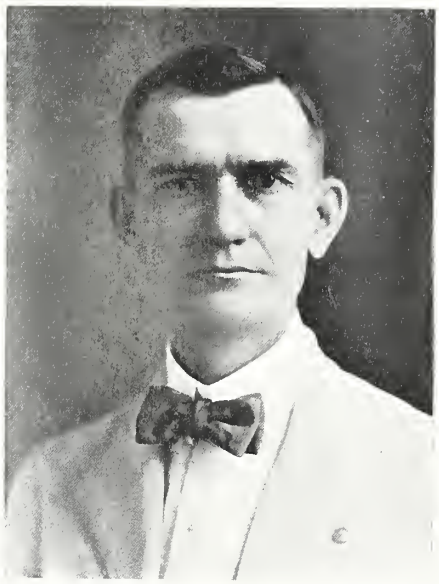
C. W. THOMPSON

Charles W. Thompson, banker, Memphis, Tennessee, was born in Middleton, Tennessee, March 6, 1865, the son of Mr. and Mrs. D. C. Thompson. He was educated at Blue Mountain (Mississippi) Male Academy, and at the age of twenty-one years began his business career as a clerk in a general store in Ripley, Mississippi. He moved to Memphis in 1895 and organized the Memphis Queensware Company, which concern he managed with signal success until 1914. Although having taken no active part in partisan politics, he was induced to become chairman of the Shelby County Commission in 1916, where his unswerving honesty and business experience were of great benefit to the county at large. In January, 1917, he became president of the National City Bank of Memphis, which position he now holds. Mr. Thompson and Miss Florence Stratton were married November 11, 1903, and have four interesting children; the oldest a girl, Florence; a boy, Charles W., Jr., and a girl, Blythe, who are twins, and the youngest a girl, May. Mr. Thompson is treasurer of the Chamber of Commerce and takes an active part in all matters pertaining to the betterment of his city.



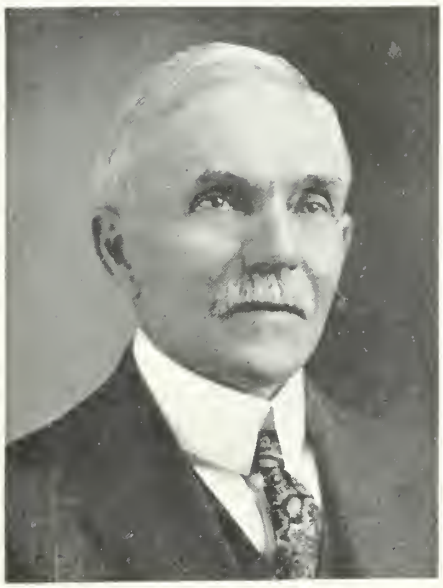
J. O. BOMER

JOHN O. BOMER, Brownsville, Tennessee, banker, lumberman and public spirited citizen, was born in Lauderdale County, September 25, 1865, the son of T. G. and Mary Jane Bomer. After having received a common school education, Mr. Bomer and his brother, E. J., went into the lumber business with a small mill at Carolina, some ten miles out from Brownsville and have expanded from that to where they are among the big hardwood producers of the South. Now they have extensive holdings of timber in Mississippi and Louisiana, Mr. E. J. Bomer making his headquarters in Vicksburg in charge of the production part of the firm of Bomer Brothers, and Mr. J. O. Bomer remaining in Brownsville, where he has charge of the sales department. Mr. Bomer is president of the Brownsville Bank, which he was instrumental in organizing and which is one of the most substantial financial institutions in its section. He also is a heavy stockholder in the cotton oil, water works, ice and light plants. He is a staunch Methodist, and has served several terms as mayor. Mr. Bomer and Miss Blanche Gatewood Anderson were married June 12, 1889. Their children are: J. O., Jr., Daniel C., Blanche Anderson and Edwin J.



ALLEN HUGHES

JUDGE ALLEN HUGHES, one of the leading members of the Memphis bar, is a native of Tennessee, but earned his title in Arkansas. He was born July 25, 1870, in Shelby County, the son of Thomas Newton and Mary Priscilla Hughes. He received his legal education in the law department of Vanderbilt University at Nashville, where he received his degree of bachelor of laws in June, 1892. In the summer of the following year, he went to Jonesboro, Arkansas, where he began the practice of his profession. Success both in the courts and in making friends among strangers attended his efforts from the first and in 1902 he was elected judge of the Second Judicial District of Arkansas, which position he held for four years, when he re-entered private practice in Jonesboro. During 1904 he served as president of the Arkansas Bar Association. In 1907 Judge Hughes moved to Memphis and formed a co-partnership with the late William A. Percy. He is a member of the Kappa Sigma college fraternity; Elks; Tennessee Club, and Chamber of Commerce. Judge Hughes and Miss Camille Frierson were married March 19, 1896. Their children are: Allen, Jr., Thomas, Camille, William, James, John and Corinne.



J. R. HALL

James Rankin Hall, planter and real estate man, Covington, Tennessee, is a native of Tipton County, where he was born near Covington March 28, 1859, the son of John Nisbet and Sarah (Alexander) Hall. His father having died, leaving two daughters and a young son, Mr. Hall went to work as a mere youth on their small farm to make a living for them, his widowed mother and himself. He had but meager school education, but private tutorship of his wise and cultured mother and early association with his refined and scholarly relatives inspired in him a desire for learning which he has acquired by constant reading and wide travel all over the United States. By diligence and economy he has accumulated wide real estate holdings as well as banking interests. He also controls much other property. Of the highest character and most engaging manner, Mr. Hall is one of the most highly respected as well as one of the most successful men in his county. He is a member of the Presbyterian Church. He and Miss Mattie Givens were married in 1884. Their children are John Nisbet Hall and Miss Alice Hall, now the wife of Judge Richard B. Baptist. His second marriage was in 1913 to Miss Mary Virginia McRee.



W. S. JONES

Professor Wharton Stewart Jones, superintendent of the public school system of Memphis, Tennessee, since 1918, and one of the leading educators of the South, was born at Minerva College, near Nashville, Tennessee, September 14, 1849, the son of the Reverend Sandy Elrod and Catherine (Stewart) Jones. His father was a preacher of the Christian Church and one of the leading educators of that denomination. His mother was a sister of General A. P. Stewart, C. S. A. Professor Jones received his early education under his father and finished his course at the Kentucky (now Transylvania) University, graduating with first honors in a large class and delivering the salutatory in Greek. From 1875 to 1881 he was principal of Bourbon College at Paris, Kentucky, at the end of which time he came to Memphis and established the Memphis Military Institute. Professor Jones is one of the best and most evenly educated men in the Mid-South, but he has specialized in mathematics, in which he has few equals in that section. As an executive in school management, he ranks among the best in the United States. Professor Jones and Miss Mattie Boyd were married in 1888.



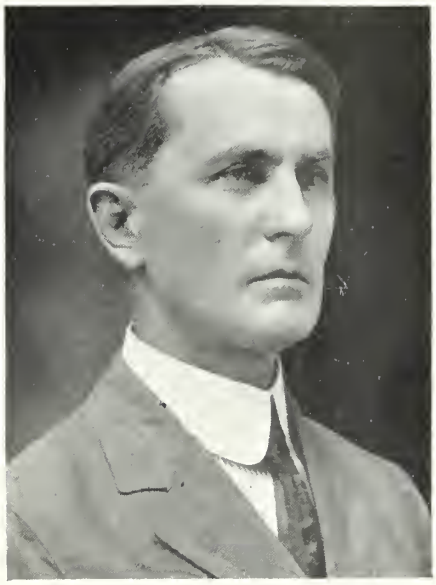
T. H. JACKSON

Thomas Hunt Jackson, lawyer, Memphis, Tennessee, was born in Colbert County, Alabama, September 26, 1854, the son of William M. and Thermuthis McKiernan Jackson. The United States Nitrate Plant No. 2 is located on the old family homestead. The effect of the Civil War on the family estate was such at the time that he was a youth that Mr. Jackson was able to receive no education save that in the public schools of Tuscumbia and he read law there. A few days after having attained his majority, he was admitted to the bar at Tuscumbia and practiced successfully there for six years, when he moved to Memphis in 1881. He has ranked among the leaders of the bar from the time that he came to Memphis, and has also taken a lively interest in public affairs. He was elected city attorney in 1906, serving through 1909, and also served one term as fire and police commissioner by appointment of Governor Benton McMillin. He is a member of the Memphis Country Club, a thirty-second degree Mason, a Shriner and a director in the Union & Planters Bank & Trust Company. He and Miss Rebecca McKay were married April 9, 1891. She died October 10, 1910.



H. R. CHEARS

Henry Randolph Chears, Memphis, Tennessee, was born in Anne Arundel County, Maryland, November 7, 1872, the son of Doctor Benjamin and Sarah (Grady) Chears. He was educated in the University of Maryland. At the age of twenty years he left the university to travel for a chemical house. He remained on the road for several years and so successful was he in that line that in a short time he was promoted to sales manager of the company. He came to Memphis from Baltimore in 1905 and organized the Chears Floor & Screen Company, the largest business of its kind in the South, which he has conducted ever since as president and manager. Ever since he came to Memphis he has been active in nearly every movement for the upbuilding of the community. He is vice-president of the Chamber of Commerce and one of its most active members. His most conspicuous work along that line recently has been as chairman of the Chamber of Commerce committee on publicity for the Tri-State Hotel. He is a member of the Rotary and Colonial Country Clubs. Mr. Chears and Miss Lillian Adams were married August 30, 1912. They have one child, Virginia Randolph Chears.



JUDGE R. B. BAPTIST

Richard Banister Baptist, lawyer, Covington, Tennessee, judge of the Sixteenth Judicial Circuit, was born April 9, 1874, in Mason, Tennessee, the son of Nathaniel Wilson and Belle Boyd Baptist. The family moved to Covington when Judge Baptist was a mere child and it was there that he grew up and received his early education. He then went to Webb's School, Bellbuckle, Tennessee, and finished at Hampden Sidney College, Virginia. In 1895 he was licensed to practice law and began in Covington as the junior member of the firm of Baptist & Baptist, his father, long a leading figure at the bar and in the public affairs of the State, being the senior member. Following the death of his father in 1915, Judge Baptist practiced alone, until September, 1918, when he went upon the bench. During the entire career of the Honorable Edward W. Carmack in both houses of the Congress, Judge Baptist was his private secretary, and until the end his intimate personal and political friend. He is a Mason, an Elk and a member of the Presbyterian Church. Judge Baptist and Miss Alice Spencer Hall were married April 8, 1908. Their children are Martha Givens, Isabel Boyd and Richard B., Junior.



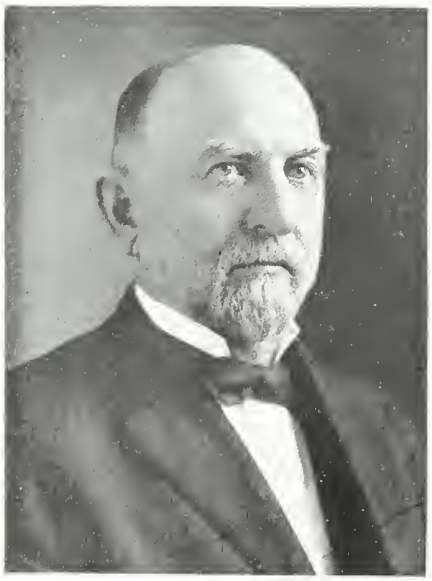
E. M. ELLIS

Edward Marcus Ellis, one of the leading business men of Memphis, Tennessee, was born in Marshall County, Mississippi, December 23, 1865, the son of David Alexander and Elizabeth (Balch) Ellis. After having finished the course in the public schools at home, he went to the New York College of Pharmacy where he was graduated in 1888. Returning to Mississippi, he opened a retail drug store in West Point which he conducted successfully for ten years. At the end of that time he sold out and came to Memphis where he organized the Hessig-Ellis Drug Company, of which he was the president for the first ten years of its existence and which during that time had a remarkable growth. In 1910 he sold his stock in that concern and organized the Ellis-Jones Drug Company in 1911, of which he is the active head and of which he has been the only president. Under his direction it has become one of the leading wholesale, manufacturing and importing drug concerns in the Mid-South. Mr. Ellis is a member of the Memphis Country Club, the Chamber of Commerce and the Five-Lakes Outing Club. He and Miss Suzanne F. Duke were married November 6, 1901.



J. M. FLY

Joseph Mason Fly, merchant, Memphis, Tennessee, is one of the youngest men in the city at the head of large and successful business institutions. Born in Memphis July 29, 1878, he is the son of D. Wilson and Augusta (Scott) Fly. He was educated in private schools in Memphis and finished in New York City. At the age of eighteen, he entered the employ of Fly & Hobson Company. His father, its president, was no believer in favoritism and prescribed a spartan-like course of training for his son, demanding hard work before promotion. Young Mr. Fly worked in various positions and by constant application built his success from the ground up. Upon the death of his father, the directors elected J. M. Fly president of the Fly & Hobson Company. He also became president and general manager of the Mr. Bowers Stores, Inc., of which there are forty-four. Mr. Fly's business specialties are organization, advertising and co-operation from associates by inspiring them with a vision of service and a sense of responsibility to the public. He and Miss Frederika Brode were married in 1903. They have two children, D. Wilson and Marie Louise.



H. S. GRIFFIN

Horace Sidney Griffin, Arlington, Tennessee, one of the largest land owners in West Tennessee and most substantial citizens of Shelby County, was born near what now is Arlington, August 10, 1855, the oldest son of James Henry and Zylphia (Thomas) Griffin. When he was but nineteen years of age, his father died, leaving him in charge of the five hundred-acre plantation. The younger brothers all migrated to Texas and continually begged him to join them, but he had faith in this country, which he has shown by a constant increase in his real estate holdings. He has expanded his home place from within half a mile of Arlington into Fayette County comprising some twenty-two hundred acres. He has a six hundred and twenty-five-acre plantation west of Arlington and a five hundred-acre place in Fayette County, in addition to nearly seven hundred acres in Attala County, Mississippi. He has been married twice: first to Miss Anna Thomas, their child being Zylphia Elizabeth; and later to Mrs. Jessie M. Griffin, their children being Horace S., Junior; Margaret; Beth; Albert N., and Thomas William. In his religious views he is a Presbyterian and is an elder in that church.



HARRY H. LITTY

HARRY H. LITTY, capitalist and sportsman, former railroad engineer, lawyer and mayor of Memphis, Tennessee, always a most companionable man and truest of friends, was born at midnight of March 16-17, 1862, in Toledo, Ohio, of Swiss and French parentage. He attended high school and college but left school at eighteen years of age and engaged in railroad work as a locomotive engineer on the Louisville-St. Louis Air Line, Louisville & Nashville and Kansas City, Memphis & Birmingham railroads, during a part of that time being with Rogers & Ballentine Company in building railroads throughout the South, including the line from Memphis to Birmingham. He came to Memphis in 1886, dealt in real estate successfully, studied law under Colonel G. A. C. Holt and practiced from 1890 to the present time. He was Cleveland's internal revenue collector, member of City Board of Public Works from 1896 to 1900 and mayor 1917 and 1918. During his mayoralty his efforts were especially directed toward winning the war and reducing public expenditures. His diversions are fishing, shooting and hunting big game. He and Miss Elizabeth Clark were married November 25, 1897. Their children are Marion and Adele.



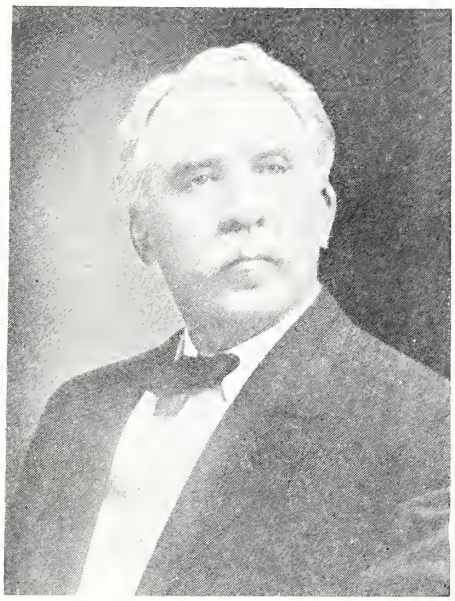
R. P. LAKE

COLONEL RICHARD PINKNEY LAKE, life underwriter and financier, Memphis, Tennessee, son of William Lake, wealthy merchant of Grenada, Mississippi, was born there January 10, 1848, where his parents had moved from the eastern shore of Maryland. His ancestors, himself and his sons, three of whom were commissioned in the World War, have answered every call of their country to arms, including the Revolution. Colonel Lake was an officer in a company of boys at the outbreak of the Civil War, and saw active service in 1864 and 1865 as a lieutenant of cavalry, probably the youngest commissioned Confederate officer. He was chairman of his county Democratic committee during reconstruction, but, that accomplished, he withdrew from politics. For several years he was vice-president of the Mississippi & Tennessee Railroad, and for a long time has been assistant adjutant general on the staff of the commander-in-chief, U. C. V. In 1885 Colonel Lake was appointed general agent for the Equitable Life Assurance Society, and adding Tennessee to his Mississippi jurisdiction, moved to Memphis in 1894, where he has been a leading figure in business and social circles ever since. He and Miss Stella McKnight Hoffa married in January, 1878.



R. L. MATTHEWS

Robert Leedy Matthews, Memphis, Tennessee, founder and active head of the real estate, mortgage loan and insurance firm of R. L. Matthews & Company, was born in Memphis, the son of Robert George and Virginia Leedy Matthews. All of his grandparents were Virginians, who later moved to Alabama and Mississippi. His father was a captain in Morgan's Brigade during the Civil War until he was wounded. Mrs. Matthews as Miss Leedy was a belle in North Alabama society, and during her entire life was a woman of rare culture, refinement and influence for good throughout the wide circle in which she moved. As a tribute to her memory Mr. Matthews has donated a great memorial organ to St. John's M. E. Church. Much of Mr. Matthews' earlier life was spent in Aberdeen and Okolona, Mississippi, where he received his early education. He later took the course in Eastman's Business College at Poughkeepsie, New York. Returning to Memphis, he became teller for the Manhattan Savings Bank & Trust Company. From 1894 to 1898 he was a member of the firm of Farnsworth & Matthews, private bankers. Then he spent two years in the East and in 1900 returned to Memphis where he founded his present firm, a leader in its line in the Mid-South.



CAPTAIN H. C. MOORMAN

Captain Hiram Clark Moorman, lawyer and banker, Somerville, Tennessee, for many years leader of all that was good in morals, ethics, religion and politics in Fayette County, was born in Hardeman County, Tennessee, January 31, 1842, the son of Dr. Robert Alexander and Martha Ann (Morgan) Moorman. After having attended the common schools and received his degree of bachelor of arts from Bethel College, McLemoresville, Tennessee, he was a law student at Cumberland University, Lebanon, Tennessee, when the Civil War broke out. He enlisted as a private in the Thirteenth Tennessee Infantry in May, 1861; fought in all the campaigns from Belmont to Bentonville; was thrice promoted for bravery on the field of battle; suffered three wounds, the most serious at Lovejoy's Station in the Dalton-to-Atlanta campaign; taught school at Salem, Mississippi, and read law until the winter of 1869-'70, when he began a career in Somerville, which has been both successful to himself and useful to the entire community. He has been president of the Fayette County Bank since 1890, and owns a beautiful farm and country home just west of Somerville. His record as a lawyer has been one of distinction and success. He was married first to Miss Frances J. Armstrong and later to Miss Ora B. Green.



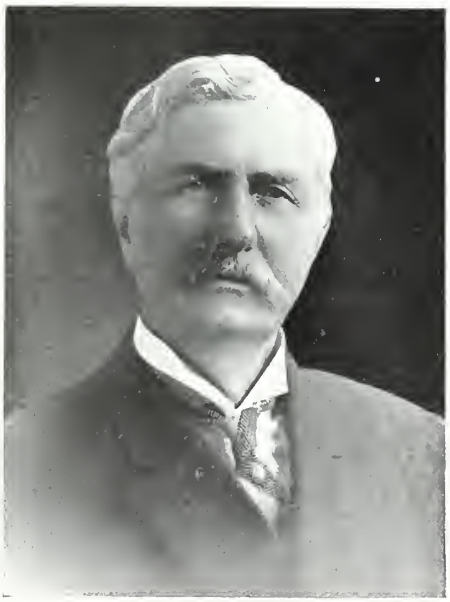
A. G. PERKINS

Albert Greene Perkins, Memphis, Tennessee, for many years executive head of the Tennessee Cottonseed Crushers Association, was born in Kaufman County, Texas, October 17, 1871, the son of Alfred Henry Dashiell and Elizabeth (James) Perkins. The family moved to Memphis in 1877, and Mr. Perkins grew up and was educated here until he was fourteen years of age, when he went to work as an office boy, later becoming clerk, stenographer, bookkeeper and secretary, in 1896, of the Mississippi Valley Cotton Company. He resigned that position in 1899 to become secretary and treasurer of the Perkins Oil Company, where he remained for two years, and for the next four years he was secretary and treasurer of the Valley Crushers Association. Since 1902 he has been secretary and treasurer of the Tennessee Cottonseed Crushers Association, except from November 10, 1907, to December 1, 1908, during which period he represented the United States Department of Commerce and Labor in northern Europe developing markets for cottonseed products. He and Miss Mary Agnes Mitchell were married July 9, 1900. Their children are: Billy Moore; Albert G., Jr.; Agnes M., and Nicholas T. Perkins.



H. J. PARRISH

Henry James Parrish, general manager of the Gayoso Oil Works, was born in 1859, close to the Tennessee-Mississippi State line, a few miles south of Collierville, where his father, Henry Parrish, was a wealthy slave-owner and planter. His mother was formerly Miss Sallie Marshall. Mr. Parrish quit school at the age of seventeen years and came to Memphis, where he went to work for Hill, Fontaine & Company. At the end of five years there he became connected with the Gayoso Oil Works, rising rapidly to the position of general manager of the concern, which position he has occupied ever since. For years he has been recognized as one of the leading cotton oil manufacturers in the cotton belt, and as an appreciation of his ability in that line and his high character in the business world, he was elected president of the Interstate Cottonseed Crushers Association. He also served for a term as president of the Memphis Merchants Exchange, and was one of the six men selected to build the Exchange Building. He is a member of the Blue Lodge, a Knight Templar and a Shriner. Mr. Parrish and Miss Alice M. Mitchell were married November 15, 1882. They have one child, Mrs. A. R. Hudson.



CAPTAIN C. B. VANCE

Captain Calvin Brooks Vance, Batesville, Mississippi, for forty years one of the leading and most useful men in Panola County, was born in that county December 26, 1842, the son of Elisha Quinby and Cypress C. Vance. His father was an antebellum slave-holder and cotton planter. Captain Vance was educated at the Kentucky Military Institute and was at the University of Virginia when the Civil War began. He gave four years of his time to the Confederacy and his blood from two wounds, being promoted to the captaincy of a company of artillery. Returning to Batesville after the surrender, he was one of the leaders of the clansmen in restoring white supremacy in the South. He was one of the organizers of the Bank of Batesville in 1900, and has been its president since its doors first opened. He also has been at the head of other industries there. Captain Vance is a large holder of farming lands in the hills of Panola County, and has owned valuable lands in the Delta. He commanded the Mississippi Division, U. C. V., for three terms and now commands the Army of Tennessee Department. His wife, formerly Miss Lida B. Butler, died in 1917, leaving three sons: Earl Q., C. B., Jr., and John D.



J. S. ALLEN

James Sedlon Allen, lawyer, Memphis, Tennessee, was born August 31, 1885, in Stamford, Connecticut, but he is a member of one of the oldest, most cultured and highly respected families in Memphis. He received his early education in the public schools of Memphis and also attended school in Chicago. He was graduated from the University of Tennessee with the degree of bachelor of laws in 1907, and returned at once to Memphis, where he began the practice of his profession. He made rapid progress in the law from the time that he began, and in 1916 the Honorable Kenneth D. McKellar, now United States senator, Mr. William D. Kyser, now United States district attorney, and he formed the firm of McKellar, Kyser & Allen, since that time one of the strongest law firms in the Mid-South. Mr. Allen is a member of the Memphis Rotary Club, of the Lawyers Club, of the Chamber of Commerce, of the Sigma Alpha Epsilon college fraternity and of the Memphis Country Club. He and Miss Sarah Perkins were married January 30, 1919. They have one child, James Seddon Allen, Jr. Mr. Allen has never sought or held any political office, but is ever active in all movements for the improvement of Memphis.



B. R. MILLER

Benjamin Robinson Miller, Bartlett, Tennessee, was born at Gainesville, Alabama, March 22, 1865, the son of William Cleggett and Marie Louise (Robinson) Miller. Mr. Miller grew into manhood in and around New Orleans, Louisiana, where his first position as a bread winner was with the D. H. Holmes Dry Goods Company, where at the age of twelve, he was employed as a cash boy. He came to the Memphis district about the year 1890, locating at Crawfordsville, Arkansas, where he was associated with A. R. Strong in the mercantile business. In 1893 he married Miss Willie B. Blackwell, daughter of Dr. N. Blackwell of Bartlett, Tennessee, soon afterwards making Bartlett his home, where he has been engaged in agricultural pursuits, raising for market besides cotton, livestock, grain, hay, small fruits and vegetables. About the year 1911 he entered politics, serving his town as member of the County Court. It was during his tenure and largely through his efforts while a member of the court that Bartlett succeeded in getting the handsome new high school building. In 1919 he was active in organizing the Bartlett Savings Bank & Trust Company of which he is president.



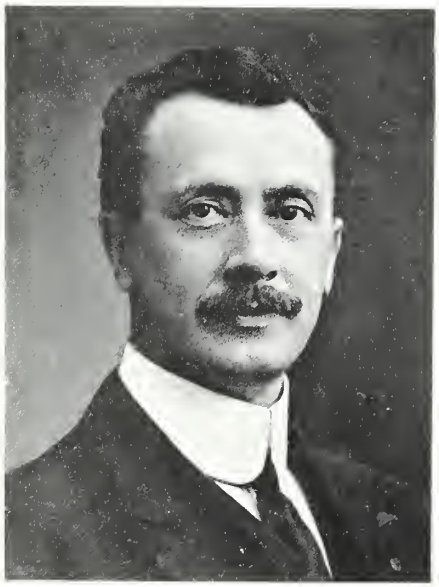
A. R. APPLING

Alvin Robertson Appling, Bartlett, Tennessee, one of the leading farmers and merchants in Shelby County, was born in Byhalia, Mississippi, November 27, 1886, the son of Dr. Alvin Robertson and Ida (Warren) Appling. He quit school at fourteen years of age and farmed with his father until 1902 at Ellendale, Tennessee, to which place the family had moved. Then he worked in the store of D. A. Appling & Sons, becoming a member of the firm. The business has grown with such rapidity that now he operates grocery stores at Bartlett, Ellendale and Cordova; cotton gins at Bartlett and Brunswick, and a saw mill at Cordova. However, Mr. Appling devotes most of his time to a two-thousand-acre plantation, where fancy Duroc-Jersey hogs and Jersey cattle are bred in addition to the raising of cotton, corn and hay crops. He was one of the organizers of and is a director in the Bartlett Savings Bank & Trust Company. He is a member of the Masonic fraternity, the Woodmen of the World and the Chamber of Commerce of Memphis. Mr. Appling volunteered for service in the army during the World War, and remained in camp from June to December, 1918, when he was discharged as a sergeant.



J. M. DEAN

John Morton Dean, realtor, Memphis, Tennessee, was born in DeSoto County, Mississippi, the son of James R. and Parilee Amelia Dean. He attended the public schools of his native State and went to work in a country store at the age of thirteen years. He remained in the mercantile business for seventeen years, most of the time in Tennessee, and in 1902 entered the real estate business in Memphis. He is the senior member of the firm of Dean & Tindall, real estate and general insurance. He is president of the Memphis Real Estate Association, having been elected three consecutive terms of two years each without opposition; is a member of the advisory committee of the National Board of Review of Motion Pictures; a director in the Chamber of Commerce; chairman of the City Agricultural Committee; president of the Cotton Buckle & Tag Company; former vice-president of the National Association of Real Estate Boards, and is the Committee on Publication for the Christian Science churches of Tennessee. He is also chairman of the Memphis Board of Theatrical Censors, and has always administered the office with rare good taste and firmness. Mr. Dean and Miss Jerusha Clark were married in 1896.



DOCTOR M. GOLTMAN

Max Goltman, surgeon, Memphis, Tennessee, is a native of Glasgow, Scotland, where he was born May 24, 1867, the son of Solomon and Cecilia (Tobias) Goltman. After having taken the courses in the Glasgow public schools, he came to America, where he took his medical course at McGill University in Montreal, Canada, going to London, Edinburgh and Glasgow to study by working his way on cattle ships during vacations. He also did hospital work in Montreal. He began practice in Nanticoke, Pennsylvania, where he remained until 1895, when he came to Memphis where he enjoys a splendid practice. He is professor of surgery in the Medical College of the University of Tennessee, chief surgeon at the Memphis General and Baptist Memorial Hospitals, and from 1910 to 1914 was superintendent of the Health Department of the City of Memphis, where he was of great value to the community. He and Miss Mollie Sternberg were married December 12, 1894. Their children are: Alfred M., a senior medical student at Columbia University, New York; Louise, a junior at Smith College; Jack Sternberg, a junior at the University of Pennsylvania; David William, and Maxine Cecelia Goltman.



E. F. GEERS

Edward Franklin Geers, Memphis, Tennessee, premier reinsman of the world, was born in Wilson County, Tennessee, near Lebanon, January 25, 1851, the son of William Gideon and Emily (Woolard) Geers. As a mere youth he displayed unusual skill in driving horses and when but twenty years of age had several in his stable. Mr. Geers has been on the Grand Circuit for forty years, has entered about 4,000 races and has piloted to victory a score of champions, notable among them being Robert J., Hal Pointer, The Harvester, Anvil, Napoleon Direct and St. Frisco. Mr. Geers has established a most enviable record as a successful trainer and driver, and has gained a nation-wide reputation for honesty and integrity, holding the highest respect and affection of the American people. He is now sixty-eight years old, maintains his youthful vigor and trains and races his horses with the skill displayed thirty years ago. For many years Mr. Geers had charge of the Village Farm racing stables owned by C. J. Hamlin of East Aurora, New York. Since Mr. Geers has operated his own stables at Memphis and has had charge of many horses owned by Mr. F. G. Jones.



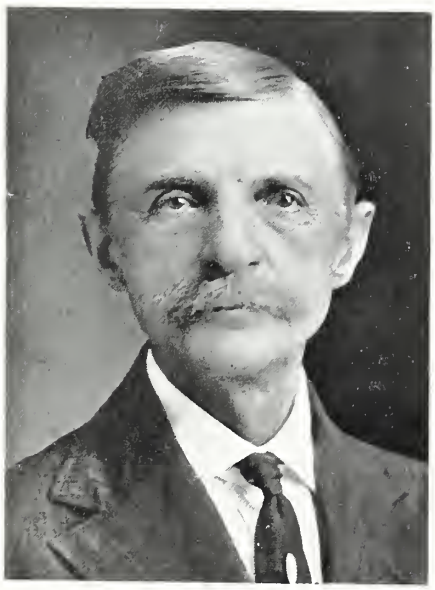
J. H. IRBY

Joseph Hobbs Irby, banker, Collierville, Tennessee, was born in that city December 1, 1861, the son of Harrison and Marina (Moore) Irby. He attended the public schools at home and then took two terms in the University of Mississippi at Oxford. On December 7, 1887, he organized a drug business in Collierville with his brother, Dr. Harrison Irby, under the firm name of Irby Brothers, which they conducted with marked success until December, 1916. During the fall of the following season Mr. Irby became heavily interested in the First State Bank & Trust Company of Collierville and on September 25, 1917, he was elected president of that institution, which position he still holds. While Mr. Irby has never sought office, he has for many years been one of the most active men in the county for the cause of good government and for nearly twenty years served as an alderman of the city. Recently he declined a unanimous nomination for mayor. He is a master Mason, a devout member of the Methodist Church in the Sunday school of which he teaches the Bible class, and no man in the county stands higher than he for integrity. He and Miss Frances Sale were married January 4, 1899. They have no child.



WM. D. KYSER

William D. Kyser, attorney-at-law, Memphis, Tennessee, is a native of Richmond, Alabama, being the son of George W. and Sallie P. Kyser. He was born July 17, 1882. Having received the degree of bachelor of arts at the University of Alabama, he came to Tennessee to take his law course, receiving the degree of bachelor of laws from Cumberland University at Lebanon. In 1906 he came to Memphis and went into the law office of Carroll & McKellar, composed of the late Colonel William H. Carroll and the present Senator Kenneth D. McKellar. Upon the dissolution of that firm in 1909 he and Mr. McKellar formed the firm of McKellar & Kyser, and in 1917 the name was changed to McKellar, Kyser & Allen, which it is today. When the Honorable Hubert F. Fisher became United States attorney for the Western District of Tennessee, Mr. Kyser was named as his assistant, and when Mr. Fisher went to the Congress in 1917, first the Court and later the President named Mr. Kyser as his successor. Mr. Kyser is a member of the Chamber of Commerce, Tennessee Club, Memphis Country Club, Lawyers Club and Rotary Club. He and Miss Tempe Darrow Swoope were married June 9, 1917. They have one son, William D., Jr.



J. Y. PEETE

John Young Peete, son of Edwin Robert and Jane Eleanor (Taylor) Peete, was born in Tipton County, Tennessee. He attended the Kentucky Military Institute. As a farmer and stock-raiser he was one of the most successful men in Tipton County. He served as magistrate for twenty-one years, one term as chairman of County Court. In 1908 he was elected county trustee and moved to Covington. In 1918 he was elected judge of the County Court. He is a Methodist, a Mason, an Odd Fellow and member of Sigma Alpha Epsilon fraternity. He was married November 24, 1875, to Miss Roberta Park Somervell, a charming member of that family which traces through an honorable line back in Scotland and England to the year 1060. His grandfather was a member of the Virginia Legislature from 1820 to 1825; a great-uncle, Thomas Peete, of the same body from 1800 to 1805, and a great-great-uncle, Colonel Robert Bignall, was on General Caswell's staff in the Colonial army. After the death of his wife, Judge Peete married Mrs. Francis Lee Taylor. In every position of public trust he has served his people with the highest credit to himself and fidelity to them.



THOMAS C. ASHCROFT

Thomas Calvin Ashcroft, president of the American Building, Loan and Tontine Savings Association, former mayor of Memphis, Tennessee, and financier, was born in Verona, Mississippi, in 1866, the son of Thomas Calvin and Laura (Noe) Ashcroft. The senior Thomas C. Ashcroft, as the captain of a gallant Mississippi regiment under Forrest, led the last charge of the forlorn hope at Selma, Alabama. The present Mr. Ashcroft, as a lad of fifteen, went to work for the Mobile & Ohio Railroad as a telegraph operator and seven years later joined the forces of the Western Union Telegraph Company in the same capacity. At twenty-four years of age he became connected with the Associated Press as a reporter and news editor and for twenty-five years was with that organization, during the latter part of that time being in charge of its Memphis office. Since resigning his connection with the Associated Press, Mr. Ashcroft has been connected with a number of the large financial institutions of the city in addition to the one which he heads. He was a member of the State Senate during the 1916-'17 term, and resigned to become mayor in 1916, serving into 1917. Mr. Ashcroft and Miss Ida Cicalla were married in 1906.



NELSON D. WEST

Nelson Davis West, hotel proprietor, Clarksdale, Mississippi, was born in Des Moines, Iowa, September 21, 1875, the son of George Adelbert and Nancy (Davis) West. After two years in architecture and bookkeeping, he went into the hotel business in Chicago in 1896. Ten years later he moved to Mississippi and opened a hotel in Greenwood. Seeing that Greenwood had superior facilities in that line to Clarksdale, in 1907 he moved to the latter city and leased the Alcazar, then having only forty rooms. The venture was such a success from the start that the building soon was unable to accommodate the patronage. In 1915 Messrs. King & Anderson built the present hotel of the same name. Mr. West continued to manage it and from the moment that the new building was opened its business continued to grow, until now it is doing a business in excess of $200,000 per year. It is a beautiful structure and so managed by Mr. West that it is recognized as one of the best in the South. He is a member of the Mississippi Hotel Keepers' Association, the Chamber of Commerce and the Southern Hotel Keepers' Association. He and Miss Gertrude Isabel Slaughter married February 14, 1899.



OLIVER M. ELLIS

Oliver Malone Ellis, of Clarksdale, Mississippi, one of the most successful planters of Coahoma County, was born near Huntsville, Alabama, November 2, 1855, the son of J. B. and Nancy Ellis. The war having ruined his father's estate, Mr. Ellis got but little education. In 1878 he went to the Delta, managing for John Clark for a year, spent the next year in Alabama on account of sickness, returned to the Delta in 1880 and clerked in Shufordsville for a year and then took charge of the Hancock place near Clarksdale. After ten successful years there he married Miss Mary Johnson, February 8, 1888, and took over the place of Mrs. Porter, his wife's aunt, and mortgaged it for about all it was worth. This he not only paid off, but since then has bought the adjoining Mitchell and Norfleet places and put all three of them on a paying basis. He is a member of the Elks lodge and the family are members of the Methodist Church, to which, as well as to all other good causes, he is a liberal contributor. He has never taken any part in politics, except to serve as supervisor for four years. They have four children: Misses Jessie Belle and Genevieve; Currie and Charles Ellis.



J. SAM HAM

James Samuel Ham of Clarksdale, Mississippi, has been one of the best known, one of the most useful and one of the best loved men in Coahoma County for forty-five years. He enjoys the companionship of his fellow man and they enjoy his combination of humor rather than wit, good nature, sound sense and sociability. Mr. Ham was born in Elbert County, Georgia, January 1, 1850, the son of Samuel and Carolina Elizabeth Ham. He attended school from five to eight years of age, and then was compelled to go to work on the farm. In 1875 he moved to Coahoma County and has lived there ever since. He has prospered greatly and owns a beautiful plantation, where he raises cotton and fine stock. He is an Elk and served as county supervisor from 1882 to 1896, and as a member of the State Legislature from 1900 to 1904. He was a candidate for the Congress in 1906 against the Honorable Ben G. Humphreys. He received a good majority in his home county, but was defeated for the nomination. He announced his intention to run again, but later withdrew his candidacy because, he says, Mr. Humphreys waked up to the importance of the Mississippi levee situation.



J. A. ISELE

Joseph Anton Isele has spent thirty-three active and successful years in the hotel business, mainly in Memphis, Tennessee. The son of Vincent Isele, he was born January 14, 1867, in Buesslingen, Baden, Germany, and educated in the high schools of Schaffhausen, Switzerland, and the Ballard private school in Memphis, where he came in 1885. In 1887 he was connected with the Ramona Hotel, Cascade, Colorado, and in 1890 and 1891 with Luehrmann's in Memphis. He and his brother, as Isele Brothers, were proprietors of the Clarendon Hotel here with signal success from 1891 to 1899. During 1906 they operated the Peabody Hotel, and from the following year until 1913 they operated the Cordova Hotel with the same success that they enjoyed at the Clarendon. In the meanwhile Mr. Isele branched out and operated the Robidoux at St. Joseph, Missouri, for four years following 1908. Returning to Memphis, he and his brother have made a success of the Arlington Hotel, and now hold a contract for the operation of the million and a half dollar Tri-State Hotel to succeed that building. Mr. Isele and Miss Amalia Ditter were married in 1895 and have two children, a son and a daughter.



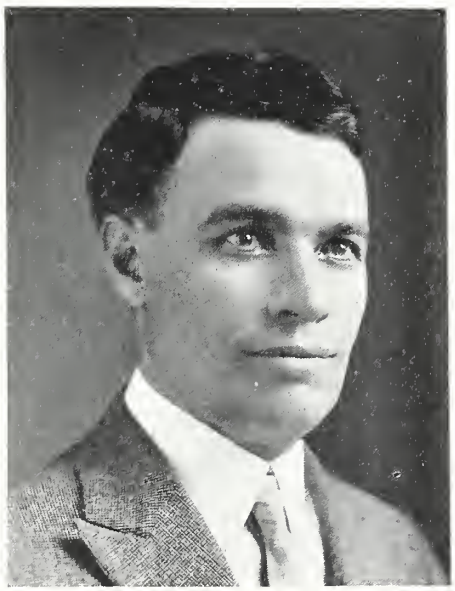
A. A. HALLE

A. Arthur Halle, one of the youngest and yet one of the leading merchants of Memphis, Tennessee, was born in this city December 14, 1889, the son of Phil A. and Eva (Gabay) Halle. He attended the city schools, the Memphis University School, Betts Academy at Stamford, Connecticut, and Yale University, returning to Memphis in 1909 and becoming associated with his father in the clothing business, which he has extended to all wearing apparel. He coached the football team of the Memphis branches of the University of Tennessee for three years. Upon the death of his father, December 29, 1918, Mr. Halle assumed active charge of the business and has not only enlarged its quarters in the Exchange Building, but made it one of the most active businesses in its line in the Mid-South. His capacity as a merchant was recognized by his fellows throughout the State by their electing him in 1920 as president of the Tennessee Retail Clothiers Association. He is a member of the Yale, Rex, Kiwanis, City and Ridgeway Country clubs. Mr. Halle and Miss Dorothy Sternberg were married June 30, 1915. They have one child, A. Arthur Halle, Junior.



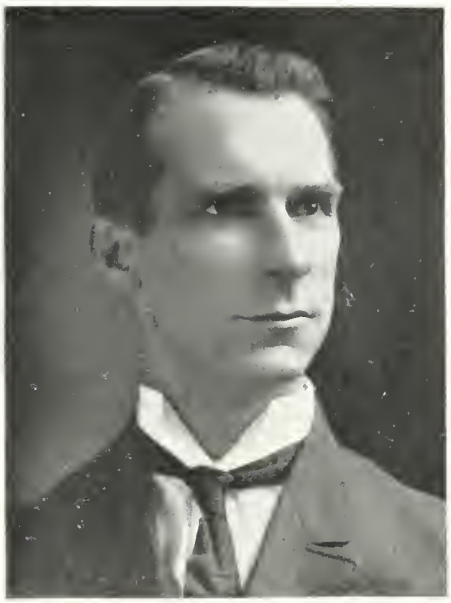
H. M. LOVE

Hugh Marshall Love, Yazoo City, Mississippi, was born June 19, 1870, in Yazoo County, the son of Dewitt Clinton and Kate (Alexander) Love, his father being a planter and having been sheriff of the county. After having attended the public schools in Yazoo City, Mr. Love went to the Southwestern Presbyterian University at Clarksdale, Tennessee, in 1887, '88 and '89, where he was a member of the Kappa Sigma fraternity. He entered the Bank of Yazoo City on September 1, 1889, as messenger, and by merit had passed through the stages of bookkeeper and assistant cashier by 1904, when he was elected president, which position he still holds. During the war Mr. Love was a member of the county Liberty loan committee and was very active in all of the drives in his county for patriotic purposes. He has never sought office, but for three years has been a member of the school board. He is also a member of the Elks. Mr. Love was married October 9, 1907, to Miss Janie Andrus. The union has been blessed by two children, Hugh Marshall Love, Junior, and Louise Andrus Love.



S. STEINBERG

Samuel Steinberg, merchant, capitalist and banker, Memphis, Tennessee, is a native of Poland, where he was born in 1879. He received his early education there and came to the United States in 1896. Moving to Clarksville, Tennessee, he entered the mercantile business and prospered so that in 1905 he sought the wider field at Memphis. His firm of S. Steinberg & Company has taken an active part in restoring Memphis to its old position as a hide and fur market. The firm also owns the Memphis Sanitary Reduction Company. Mr. Steinberg's industry and foresight have borne fruit very rapidly in Memphis, and his judgment in outside investments has been commensurate with them. Now he is vice-president of the National City Bank; president of the Park Holding Company; president of the Lyceum Holding Company, and a director in the Memphis Packing Corporation, in which he is a heavy stockholder. He is a member of the Rex Club, the Elks and the Chamber of Commerce, in all of which, as well as in all movements for the improvement of Memphis, he takes an active part. He and Miss Sarah Weinberg of Clarksville were married in 1902. They have three children: Fannie, Josephine and Sylvia.



M. G. BAILEY

Mortimer Grimball Bailey, banker, Memphis, Tennessee, is a native of South Carolina, having been born at Rantowles, March 12, 1871, the son of Hamilton Mortimer and Julia (Westcoat) Bailey. He received his education in the public schools of Charleston County, South Carolina. He was associated with John T. Walsh and Anthony Walsh in the formation of the North Memphis Savings Bank & Trust Company and its first cashier. His ability as a banker and uniform courtesy contributed largely to the wonderful success of that institution from the day that its doors opened for the first time. After having remained there for a number of years, Mr. Bailey and a number of associates formed the Liberty Savings Bank & Trust Company. He was elected the first president and has remained in that position ever since. The rapid growth of that institution reflects Mr. Bailey's capacity as a financier and the appreciation by the public of his sterling honesty and habitual courtesy. Mr. Bailey and Miss Blanche Tuggle were married December 25, 1894. They have two children, both daughters, Miss Blanche, a Vassar student, now Mrs. J. C. Wilde of New York City, and Miss Helen, at Smith College, Northampton, Massachusetts.



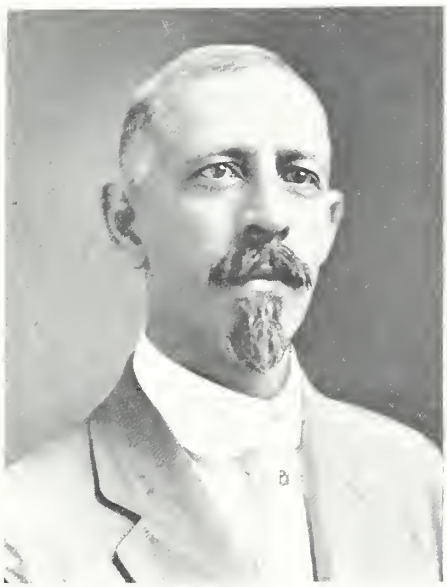
L. P. COOK.

Lucius Pinckney Cook, president of the Merchants Exchange, Memphis, Tennessee, was born in Paulding, Jasper County, Mississippi, May 19, 1874, the son of Joseph and Mary (Clayton) Cook. He completed the course at the Paulding High School at the age of nineteen years, farmed for four years, clerked and kept books at Ellisville, Mississippi, for two years, was a bookkeeper in Jackson, Mississippi, for two years, and, in 1902, came to Memphis as stockholder in and manager for the wholesale grain firm of Patton-Hatfield Company. He managed that concern successfully for eight years and at the end of that time formed the firm of L. P. Cook & Company, he being the sole owner, and operating in the same line. From that time on he has been recognized as one of the leading grain men in the Mid-South and having started with a capital of only $20,000, he has developed the business to where it is ten times as large as in the beginning. For the last ten years he has been president of the Union Elevator Company. In 1919 he was elected president of the Merchants Exchange. Mr. Cook and Miss Mary Booker were married August 10, 1911. They have one child, Lucius Pinckney, Junior.



H. C. YERKES

Harry Clifford Yerkes, vice-president of Goodbar & Company, Memphis, Tennessee, was born in Little Rock, Arkansas, October 3, 1859, the son of Reuben Skinner and Harriet (Martin) Yerkes, members of old families of Danville, Kentucky. He was educated in Louisville, Kentucky, and attended business college in Little Rock. His first work was on the Arkansas Gazette which his father owned. In February, 1876, he came to Memphis and, with the exception of a few years spent in St. Louis and Chicago learning the manufacture of shoes, he has lived here continuously, being connected with Goodbar & Company. For many years the late Mr. J. M. Goodbar expressed his faith in Mr. Yerkes' judgment and abilities by placing upon him, among other responsibilities, those of buyer and sales manager for his firm. Mr. Yerkes is a deacon in the Second Presbyterian Church and a member of the Chamber of Commerce. In 1891 he was married to Miss Louisa Ann Adams of Little Rock, to whom were born two sons, Laurence Adams and Clark Clifford Yerkes. By his sterling business qualities and devotion to duty, Mr. Yerkes has won the respect and admiration of his friends and associates.



DR. LOUIS LEROY

Doctor Louis Leroy, Memphis, Tennessee, one of the leading physicians of the Mid-South, was born in Chelsea, Massachusetts, September 15, 1874, the son of Charles L. A. and Lizzie F. (Somerby) Leroy. He was educated in the high school at Newark, New Jersey, spent three years in the medical department of the University of New York and then graduated from the Medico-Chirurgical College (now University of Pennsylvania) in Philadelphia. He practiced medicine in Nashville, Tennessee, from 1896 to 1906, in the meanwhile securing the degree of bachelor of science from the University of Nashville in 1900. He studied in the hospitals and laboratories of Paris in 1900 and has done post-graduate work in various other cities. He was city bacteriologist in Nashville in 1898, and from 1898 to 1906 was bacteriologist for the Nashville City Hospital and also for the State of Tennessee. He served as vice-president and then as president of the State Board of Health. He has been on the staff of the Memphis General Hospital since he moved here in 1906. He is a fellow of the American College of Physicians and a member of the American and minor medical associations.



J. K. SWOOPE

Jacob K. Swoope, mayor of Collierville, Tennessee, was born August 31, 1869, in Lawrence County, Alabama, the son of Charles Carroll and Frances (Hutchins) Swoope. He was educated in the public schools of his home county; the Alabama Normal School at Florence in 1883-84; University of the South, Sewanee, Tennessee, 1885, and Smith's Commercial College, Lexington, Kentucky, 1886. He farmed for a while near Courtland, Alabama; ran a store at Wheeler, Alabama, and later was in the mercantile business in Courtland until 1916, when he moved to Collierville, farmed in 1916. In 1919 he bought three hundred and twenty acres of land in Marshall County, Mississippi, became president of the Collierville Lumber Company; vice-president of the First State Bank & Trust Company, and acquired four business houses in the city, opening a drug store in 1917, which he now conducts, being elected mayor of the city in 1919 without opposition. He was active in redeeming the last county in Alabama from the Republicans and was president of its Jury Commission until he left Alabama in 1915. He and Miss Lucille Marie Saffrans of Honey Grove, Texas, were married August 12, 1902. They have no child.



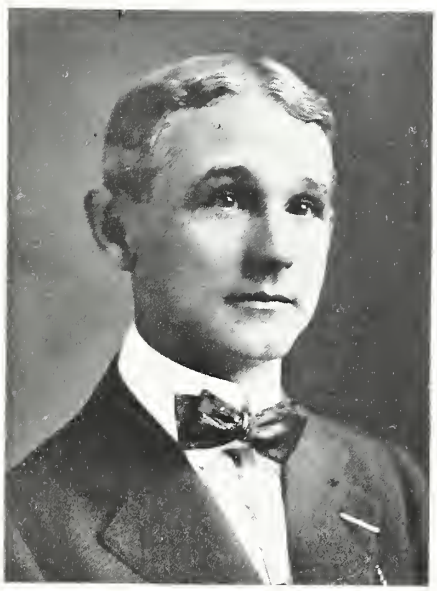
W. T. WINSTON

William T. Winston, banker, Cleveland, Mississippi, is a native of Illinois, having been born November 1, 1875, at Sidney, the son of Miller and Mary Winston. He attended the grammar and high schools at home, then worked for a bank for four years and used his savings with which to take a four-year course at Northwestern University, Evanston, Illinois. Upon receiving his diploma in 1900 he moved to Cleveland, where he began his real career as cashier of the Cotton Exchange Bank. He served in that capacity for twelve years with such signal ability and fidelity to the trust imposed upon him, that in 1912 he was elected president of the bank, which position he still holds, and in which position he has not only built up a great financial institution, but also been a strong factor in the growth of the entire community. He is a director in the Farmers Bank of Boyle, and in the Valley Wholesale Grocery Company, and a stockholder in the Bank of Merigold. He is a member of the Methodist Church and the Bogue Phalia Outing Club, and treasurer of the city of Cleveland. He and Miss Alma Wells were married August 19, 1908. They have two children, William Winston and Eloise Winston.



C. R. SHANNON

Charles Raymond Shannon, public accountant and member of the City Commission of Memphis, Tennessee, in charge of finance, accounts and revenues, is a native of Kentucky, but has been in Memphis since he was a mere lad. He was born in Paducah, September 15, 1875, the son of Henry B. and Anna (Burns) Shannon. He was educated in St. Patrick's parochial school, and later in Christian Brothers College and the Hope Night School. At the age of seventeen years he entered railroad work and spent twelve years in the freight offices of various local lines. His next three years were spent with the Galloway Coal Company and Patterson Transfer Company. In 1907 he began business for himself as a public accountant in which he has been a conspicuous success ever since, being the senior member of the firm of Shannon, Reynolds & Bone. In 1919 the large committee of business men which brought out a city ticket free from partisan politics prevailed upon him to accept its nomination. He was elected by a tremendous majority and began his four-year term January 1, 1920. He is a member of the Colonial Country Club, the Knights of Columbus, Chamber of Commerce, Lions and City clubs.



W. H. HOUSTON

William H. Houston, mayor of Tunica, Mississippi, merchant, planter and cotton factor in Tunica County and also a leading cotton factor in Memphis, Tennessee, was born in Holmes County, Mississippi, September 7, 1878, the son of John Scott and Sallie (Hoover) Houston. As a youth he graduated from the high school in Memphis and then went to Evansville, Mississippi, where he kept books. Thence he moved to Tunica, where he served for three years as deputy clerk to the chancery and circuit courts. Returning to Memphis he worked for the cotton factoring firm of A. R. Strong & Company and then again moved to Tunica, where he organized the Tunica Cotton Company, of which he is president and which does a large business both there and in Memphis, between which cities he divides his time. He was first elected mayor of Tunica in 1918 and his term will expire in 1921. In 1910 he was appointed a member of the Upper Yazoo Levee Board, and for nine years he served on the school board. He owns stock in several Memphis banks and the Citizens Bank of Tunica. He and Miss Alice Harris, daughter of the founder of Tunica, married July 31, 1901. Their only child is W. H., Jr.



J. Q. EATON

John Quincy Eaton, planter and real estate man, Memphis, Tennessee, was born in Washington, District of Columbia, July 14, 1873, during the time that his father, General John Eaton was United States Commissioner of Education, to which position he had been appointed after having served in 1870 as Commissioner of Education in Tennessee, in which position he laid the foundation for the present State school laws. Mr. Eaton was educated in the public schools of the national capital, Marietta (Ohio) Academy and College while his father was president of the latter, and Dartmouth, New Hampshire, in 1893, having the degree of A. B. before his twentieth birthday, and finished in 1895 with the degree of master of laws from the George Washington University. He spent four years in the government service in Washington, five on his plantation in LeFlore County, Mississippi, and in 1907 moved to Memphis and went into the real estate business. He and Miss Mary Clough married September 5, 1901. They have two children, John Q. Eaton, Junior, and Clough Eaton. During the war he was chairman of City Draft Board No. 5.



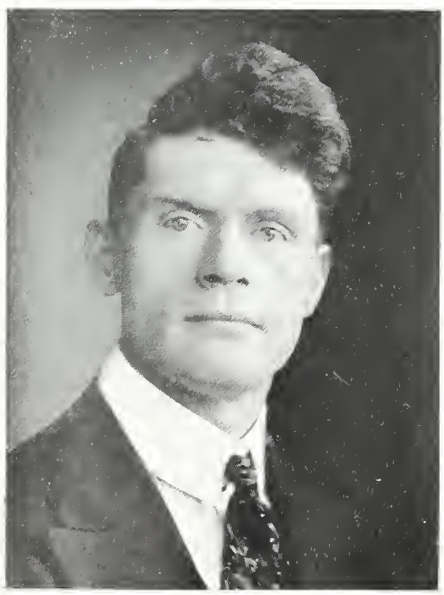
S. M. McCALLUM

Samuel Malcolm McCallum, retired capitalist, was born December 28, 1849, on the big Egypt Plantation which his father owned a few miles northeast of Raleigh, Tennessee, the son of Malcolm and Mary (Thomas) McCallum. He went to college but says that he learned little of value there, adding that for twenty-five years, without the loss of a day, he was in the school of hard knocks, where inexperience and poor equipment brought him many trials. He attributes his success largely to the fact that he has never sought and seldom taken advice, confining his ventures to those lines which he has thought out for himself. At maturity he came to Memphis, where he has lived ever since, having spent every summer of his life in Shelby County and never having paid a doctor's bill. At twenty years of age he was a merchant and at forty-five he retired, investing in Memphis and Los Angeles property. He is a charter member of the Memphis Country Club but does "not work at golf." He has never sought or held public office. Mr. McCallum and Miss Annie C. Meacham were married in 1883. Two children, Duncan and Miss Martha, blessed the union, but both are now dead.



J. C. PRICE

James Calbert Price, banker, Batesville, Mississippi, was born December 31, 1856, in Newton, Dale County, Alabama, the son of Hardy William Brown and Jack Eliza Price. After having finished at the high school in Eufaula, Alabama, he worked on a farm from 1873 to 1880, when he went on the road as a traveling salesman, in which line he remained until 1900, when he moved to Batesville and bought control of the Bank of Batesville. Since that time he has been one of the most active factors for the development of North Mississippi. He has organized thirteen banks in the State, organized the Batesville Spoke Factory, the Batesville Cotton Mill and the Batesville Ice Manufacturing Company. Now he is the owner of a controlling interest in the Farmers Savings Bank of Batesville and is its cashier. He is a member of the Mississippi grand lodge of Masons and of the finance committee of the Knights of Pythias. During Cleveland's administration he served as Indian trader for the Osage tribe at Hominy Post, Oklahoma. Mr. Price and Miss Ella Huggins were married May 18, 1884. Their children are Maupin Price, J. Calbert Price, Junior, Alice Price and Imogene Price.



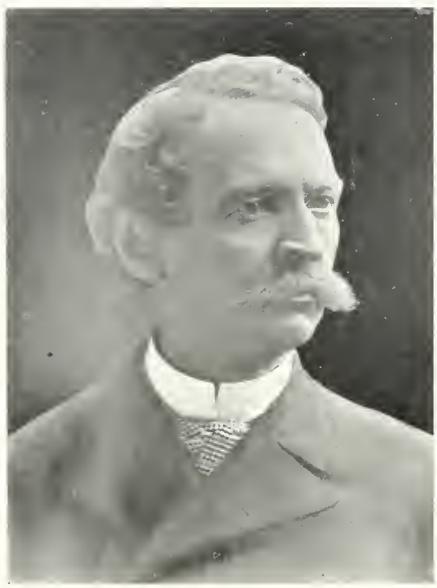
J. A. FOWLER

Joseph Arthur Fowler, Memphis, Tennessee, was born in that city October 6, 1883. He was educated in the Memphis public schools until he reached the age of fourteen years, when necessity forced him into employment when, by chance, he became engaged in the electrical business. He spent the next twlve years with two concerns and devoted every opportunity to the study of his line of work. In 1910 he entered into business for himself, establishing the Fowler Electric Company, now one of the leading houses of its kind in the South. For many years he has held executive positions with national organizations with which his business is connected. Mr. Fowler has presided over practically all of the Masonic organizations in Memphis, serving in 1918 as potentate of the Shrine and in 1919 as grand high priest of the grand chapter of Tennessee. He is a member of the First Methodist Church, Rotary Club, Colonial Country Club and has served as a director of the Chamber of Commerce. He has had an active part in nearly all the local war and charity drives. He and Miss Edith Carrington were married January 18, 1911. They have one child, Betsye Fowler.



J. E. PARR

JAMES EDWARD PARR, financier, Jonesboro, Arkansas, was born in that city January 8, 1876, the son of Homer and Mary Elizabeth (Sparks) Parr. At the age of twenty-one years he entered the banking line as a bookkeeper for the Citizens Bank, where he remained until 1911, when that bank was converted to the First National Bank and he was elected cashier. He was with that institution until January 8, 1917, when he resigned to become active vice-president of the Bank of Jonesboro, which position he has filled with signal success since that time. He is also president of the Jonesboro Compress Company and the United Insurance Agency (Inc.); director and secretary of the A. B. Jones Company, wholesale grocery, and the A. J. Scott Company, ice cream manufacturers; secretary and treasurer of the Truman Farms Company, and the Jonesboro Light, Water & Sewer Board, and a director in the Nash Drug Company, Jonesboro Hardware Company, Jonesboro Building & Loan Association, Bank of Nettleton, Bank of Truman and Bank of Weiner, and an ardent advocate of better schools, better farms and better living conditions. Mr. Parr and Miss Floy Rogers were married July 5, 1905. They have no child.



U. M. ROSE

THE LATE Judge Uriah M. Rose of Little Rock, Arkansas, for years leading lawyer of the South and equal of any man at the American bar, was born in Marion County, Kentucky, March 5, 1834, the son of Doctor Joseph and Nancy (Simpson) Rose. He died in Little Rock August 12, 1913. He received his education in Transylvania Law School in Kentucky, at the age of nineteen years was admitted to the bar and moved to Batesville, Arkansas, where he practiced from 1853 to 1861 and from that time at Washington, Arkansas, to 1865, when he moved to Little Rock. He served as chancellor from 1858 to 1865. He was one of the organizers of the American Bar Association, and its president in 1901. He held no other official position except by appointment of President Roosevelt as a member of The Hague Peace Tribunal in 1907, where his thorough knowledge of the law in all its ramifications, familiarity with all of the world's written history, breadth of reading, depth of thinking and ability as a linguist made him the equal of any member of the tribunal, and an ornament to his country. He and Miss Margaret T. Gibbs were married October 25, 1853.



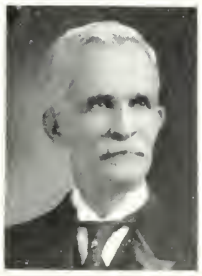
W. J. NORTHCROSS

THE LATE William James Northcross, for a quarter of a century one of the leading business men of Memphis, Tennessee, longer one of its best citizens and for half of that time one of the most conscientious vestrymen of St. Luke's Episcopal parish, was born in Marshall County, Mississippi, November 18, 1864, the son of J. M. and Elizabeth Jane (Dickey) Northcross. He was educated in the country schools there and later took a business course in Memphis, and during his entire life was a wide reader and close student of good literature. Mr. Northcross organized in 1894 the W. J. Northcross Mantel & Grate Company. With practically no assistance he developed this into a splendid business of which he was the head until his death, December 18, 1918, at which time he also was the president of the Southern District Mantel & Tile Dealers Association. He was chairman of the committee which built the present St. Luke's Church building, was a member of the Chamber of Commerce, Knights of Pythias, Elks and various lesser orders. Mr. Northcross and Miss Lee Wilson of Collierville, Tennessee, were married January 9, 1889. Their children are: Wilson J. and Leon M. Northcross.



H. P. JOHNSON

THE LATE Harry Prince Johnson spent twenty-two years of his life in Memphis, each of them useful for the upbuilding of the city. He was born February 25, 1860, in Ontario, Canada, the son of the Reverend Colin C. (a canon of the Cathedral of St. Alban at Toronto, Ontario) and Helen (Clark) Johnson. At the age of eighteen he entered the Moulson Bank at Montreal, Province of Quebec. At twenty years of age he was manager of the bank's branch at St. Thomas, Ontario, and in 1882 he moved to Little Rock, Arkansas, entering the cottonseed oil business. In 1886 he was made manager of the Southern Cotton Oil Company, and later district manager at Memphis, moving to this city in 1898. In 1904 he resigned from the company and formed the Union Sand & Material Company, later consolidating it with the Missouri Portland Cement Company, of which he was vice-president and general manager until his death October 9, 1919. He was also president of the Broadway Coal & Ice Company. He was a member of Grace Episcopal Church, and also several social clubs. He married Miss Miriam Bell February 11, 1885. Their children are Helen, Felecia, Virginia and Mildred.



J. H. MALONE

James Henry Malone, former mayor, a leading lawyer and most patriotic citizen of Memphis, Tennessee, was born in Limestone County, Alabama, October 31, 1851, the son of Franklin Jefferson and Mary Lou (Hardin) Malone. He was educated in Shelby County, Tennessee, and was graduated from the Cumberland University Law School at Lebanon, Tennessee, in 1872, since which time he has been a member of the Memphis bar. Elected on a reform ticket, he was mayor for four years following 1906, his most lasting public service being in the securing of the application of the front-foot paving act to the city.



H. MORRIS

Hirsch Morris, president of the Manhattan Savings Bank & Trust Company, and senior member of the firm of H. Morris & Brother, was born in 1848 in Spandau, Germany. He received his early education there and at the age of eighteen years went to work. He engaged in the retail dry goods business in 1869, in the manufacture of clothing in 1880, and since 1899 has been the head of the Manhattan Bank, one of the strongest institutions in the Mid-South. He is a member of the Rex Club and Y. M. H. A., and director in the Cossitt Library. He and Miss Fannie Loeb married in 1880. They have one son, Bandi.



DR. P. H. WOOD

Doctor Percy H. Wood, one of the leading practitioners of medicine and surgery in Memphis, Tennessee, was born in this city January 27, 1885, the son of Jacob M. and Blanche Wood. After having taken the course at the Memphis University School, he went to the University of Pennsylvania, where he received his degree of doctor of medicine in 1910. He spent the following two years in St. Agnes' and St. Christopher's hospitals in Philadelphia, and has been practicing in Memphis since 1913. He and Miss Amelia Russell were married November 25, 1914. They have two children, Amelia and Percy.



F. D. FULLER

Frank Darwin Fuller, Memphis, Tennessee, secretary and executive head of the Tri-State Fair Association and member of the State Senate, was born in Adrian, Michigan, February 9, 1869, the son of George J. and Mary Augusta (Aldrich) Fuller. He was reared and educated in Nashville, Tennessee, and worked for a time for the Louisville & Nashville Railroad and for C. F. Emery in Cleveland, Ohio. Aside from his great success as head of the Tri-State Fair, his main life work has been breeding fancy harness horses, cattle, hogs and sheep near Nashville, on his farm, which he sold in 1919.



W. W. McGINNIS

Wiley Washington McGinnis, merchant, Collierville, Tennessee, was born in Miller Station, Georgia, July 14, 1876, the son of Wiley Hinkle and Malinda (Miller) McGinnis. He was educated at a private school in Randolph, Alabama, and public school in Collierville, and in 1898 started a lumber, hardware and paint business at Collierville, which he still conducts, with general contracting. He has built several Shelby County school buildings and most of the modern residences erected in Collierville in the past fifteen years. He is a Scottish Rite and Knight Templar Mason, and a Shriner.



J. M. JONES

James Monroe Jones, planter, and one of the oldest and most respected citizens of Fayette County, Tennessee, was born in Somerville, December 8, 1846, the son of Calvin Jones, who moved with his parents from North Carolina to Giles County, Tennessee, and then to Somerville in 1837. His mother was Millie (Williamson) Jones. Mr. Jones was educated in Somerville and Oxford, Mississippi; fought through the Civil War under General Forrest. He lives on his seventeen-hundred-acre plantation west of Somerville. He was married first to Miss Anna Hortense Moody and later to Miss Laura Stainback.



E. C. BOSWELL

Eugene Carter Boswell, planter and stock raiser, Somerville, Tennessee, was born November 5, 1857, at Macon, Tennessee, the son of Dixon Simpson and Mary Boswell. He farmed at Macon until 1892 when he moved to the present plantation, eleven miles northwest of Somerville, where not only cotton and corn are produced on the the thousand acres, but also there are herds of Shorthorn cattle, Southdown sheep, goats and hogs. Mr. Boswell served three terms as sheriff, always fearless but kind. He is an ardent lover of the chase. He was married in 1891 to Miss Lillie Cannon, who died in 1902.



LOUIS LIPSKY

Louis Lipsky, merchant and planter, Somerville, Tennessee, was born March 1, 1870, in Suwalkie, Poland, the son of Joseph and Paulme Lipsky. He came to the United States in 1884, locating in St. Louis, then coming to Memphis, where he peddled notions and ran a small store. In 1893, he moved to Somerville where he and his brother since have operated a large up-to-date store and conduct a two-thousand-acre plantation. He is a Shriner, and a member of the Memphis Congregation Children of Israel. He and Miss Hattie Skaller were married January 10, 1898. They have four children.

J. T. Thomas

JOHN TALBERT THOMAS, Grenada, Mississippi, president of the Grenada Bank and its dozen or more branches located in upper Central Mississippi, recognized as one of the most successful bankers in the Mid-South and generally classed as the most useful man in the various communities where his banks are located, is a native of Grenada County, having been born May 29, 1860, a few miles west of the City of Grenada, the son of Mr. and Mrs. A. V. B. Thomas. He was educated in the public schools at home and then took a course in a business college. Returning to Mississippi, where his father was clerk of the Chancery Court, Mr. Thomas went into the office as deputy, later becoming county court clerk and still later clerk of the Chancery Court. He was serving in the latter capacity in 1889 when the Grenada Bank was organized with Mr. J. W. Griffis, one of the leading men of the community, as president and Mr. Thomas as cashier. The bank grew steadily until 1907 when Mr. Griffis died and Mr. Thomas succeeded him as president. Its growth again was steady until 1916 when the calamity of the cotton boll weevil hit Grenada County. It was a bolt fatal to any but the strongest of souls, for practically the only resource of the county was the cotton crop and that year the crop fell to about ten per cent of what was normal. It was then that Mr. Thomas showed the mettle that was in him. Others knew that the fertile soil of Grenada and the neighboring counties would raise other things beside cotton, but with the bulk of them this knowledge ceased with giving advice. Mr. Thomas's bank bought $3,000 worth of wheat and clover seed and placed it at the disposal of the farmers of Grenada County. His next bold stroke was to lend to any boy, white or black, recommended by the county agent, enough money with which to purchase a pure bred Duroc-Jersey or Poland-China sow; and to any girl, similarly recommended, enough to buy a thoroughbred cockerel and four pullets. The loan was direct to the boy or girl, without security and without interest prior to maturity, but each borrower had to agree to plant and cultivate one acre of feed stuff under the direction of the county agent; sell enough of that or the produce of the live stock to settle the debt, and report at the end of he year the result of the venture. The next year the system was extended to all of the branch banks and the results in the material development of the country were wonderful, while the effect was astounding. Only two of the notes to the bank were unpaid, one where the boy died and the other where the pig died. The bank canceled both notes. Mr. Thomas and Miss Ruth Jones were married in May, 1891. They have three children, two sons and one daughter.

M. D. Miller

MAX DANIEL MILLER, Marianna, Arkansas, one of the leading manufacturers of hardwood lumber in the South and also one of the most prominent factors for the development of the lower portion of the St. Francis Basin, was born November 13, 1874, in Paola, Kansas. He received his early education there and went to the Paola High School for a time, but at the age of fourteen years, he decided that he would make a fortune for himself and with that end in view went to Kansas City, Missouri, where he found a position in the day time in the office of a coal company, and at night went to school. About the time that he went to Kansas City, the family moved from Paola to Marianna, where his father went into the lumber business. The lad remained in Kansas City for three years, where he completed his education, but at the end of that time he failed to see in the immediate future there the fortune which he had gone there to seek, and hence, in 1891, he followed the family South and went into the lumber business at Marianna with his father. During the eleven years that they were associated together, they steadily pushed the business until at the death of his father, in 1902, the business was recognized as one of the most substantial in that section. Since that time Mr. Miller has been at the head of it. The degree of efficiency, indefatigable industry and sterling honesty that he has put into it has made it grow by leaps and bounds until now the establishment occupies fifty acres of land with a modern equipment which includes two saw mills of the most approved design and a shook factory. The output of the mills is some twenty million feet of lumber each year and the aggregate of the business done by the concern is fully a million and a half dollars. To supply this mill, Mr. Miller owns seven thousand acres of timbered lands in the St. Francis Basin. He has removed the bulk of the timber from half of this tract and is developing it into plantations. The remainder of the tract contains virgin timber. Even the development and conduct of a business of this size was not able to consume all of the time and capacity of Mr. Miller. In addition to his mill and lumber business, he is the able head of the Bank of Marianna, one of the strong financial institutions of the St. Francis Basin; of the Peoples Electric Company of Marianna and of the Lions Club. He is the vice-president of the Marianna Building & Loan Association, and also of the Soudan Corporation, which was recently organized to acquire and operate the noted old plantation of that name. Mr. Miller also was active in all war work in Lee County. He and Miss Mildred Wilson of Wellsville, Missouri, were married October 1, 1901. After her death, Mr. Miller and Miss Maude Maitland Bair were married in 1915. His children are: Max D., Jr., Mildred Wilson, Ella May and Glenn Utley.

John Cuningham

JOHN CUNINGHAM, Arlington, Tennessee, merchant and capitalist, leader in every movement for the development of his section of the county, heavily interested in several of the large financial concerns of Memphis and also having many other wide investments, is a native of North Carolina. He was born in Rockingham County, July 31, 1859, the son of Alexander and Mary Laura (Gallaway) Cuningham. He received his early education in Danville, Virginia. When but a lad, he had the misfortune to lose both of his parents. His uncle, Mr. J. M. Gallaway, had moved to Tennessee and became a man of considerable affairs in the northwestern portion of Fayette County, where the station on the Louisville & Nashville Railroad was named for him. Mr. Cuningham also came west in 1873 and located at Gallaway. From there he completed his education by going first to Webb Brothers at Culleoka, Tennessee; then to the University of North Carolina at Chapel Hill and last to the University of Tennessee at Knoxville. He had finished his education at the age of nineteen years and returned to West Tennessee. Choosing a business career, he started at the bottom of the ladder. He has climbed steadily, rung by rung, to the top. His first work was in the neighboring town of Mason, where he clerked in the drug store of Doctor T. J. Reid for a year. There he learned the rudiments of commercial business, but in order to fit himself more completely for that sphere in life, he came to Memphis and took the course in Professor T. A. Leddin's business college. Then he went to Covington, Tennessee, where again he clerked in a drug store for six months, that time for Gillespie & Payne. Returning to Gallaway, where his uncle then was operating a large saw mill and several farms, Mr. Cuningham worked for him from 1882 to 1888. In the meantime, Mr. Cuningham had come into possession of $7,500 which he had inherited from the estate of his father. Using this as a foundation, he has builded rapidly upon it until for a number of years he has been one of the leading figures in the financial life of his community. In 1888 he bought the mill, farms and entire interests of his uncle and operated them with signal success at Gallaway until 1904, when he moved to the wider field at Arlington, where he has lived ever since as one of its most prominent, active and useful citizens. When he left Fayette County he was a member of the County Court. Since that time he has never sought or held public office. He is a director in the Arlington Bank & Trust Company; vice-president of the McCraw, Perkins & Webber Company, cotton factors, and a director in the Currie-McCraw Company, wholesale grocers, of Memphis. Mr. Cuningham and Miss Bell Battle were married January 6, 1886. They have four children: Alexander Marion; Miss Laura, now Mrs. M. G. Burrow of Tunica, Mississippi; William Battle, and Miss Bell Cuningham of Arlington.

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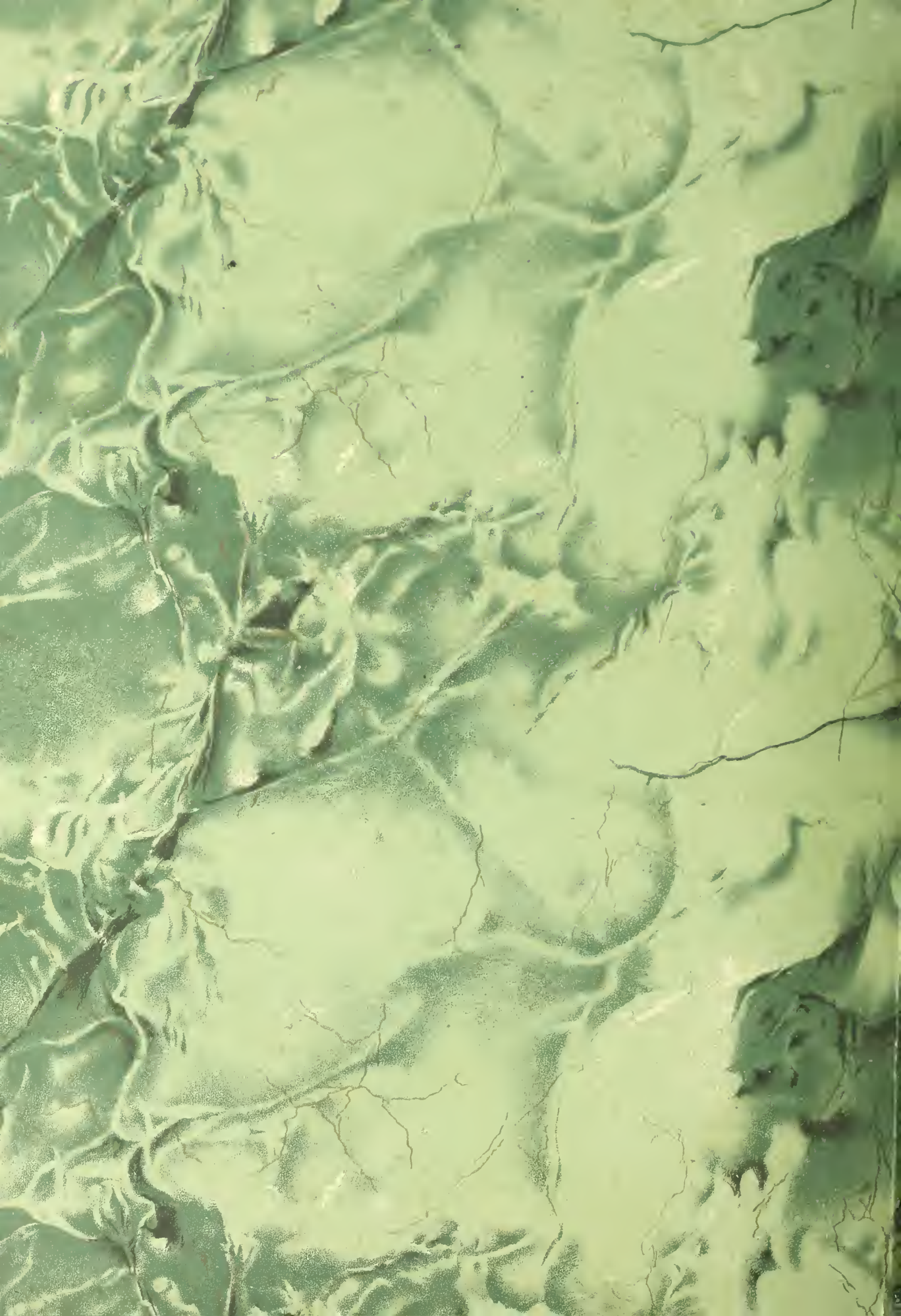
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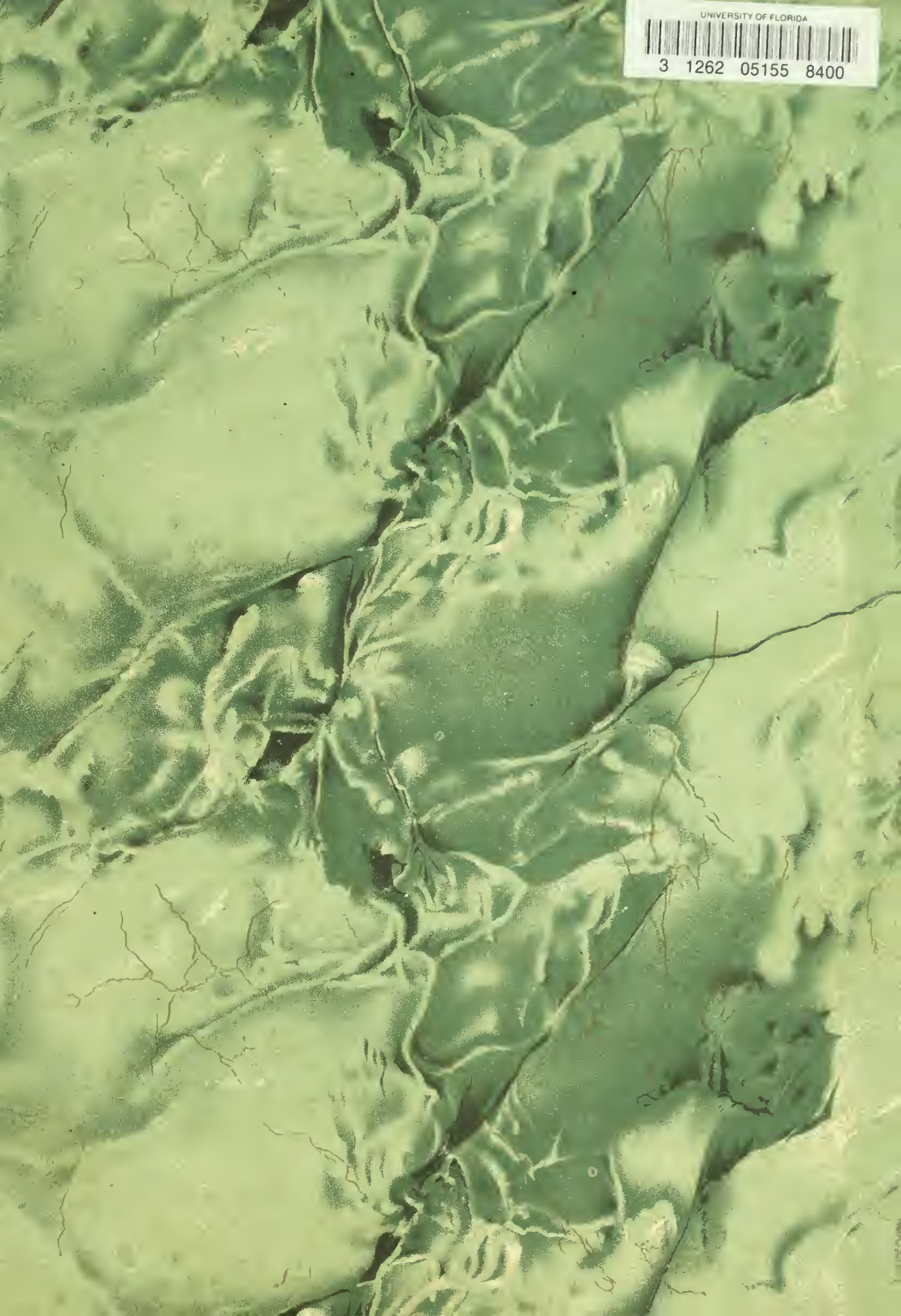
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Webster, W. A.	804
Weiler, A.	806
West, N. D.	891
White, D. H.	314
Willingham, J. T.	694
Willis, H. F.	835
Wilson, J. C.	121
Wilson, R. E. L.	110
Wilson, R. E. L., Jr.	115
Wingfield, W. S.	494
Winkelman, H. T.	800
Winkelman, J. A.	802
Winston, W. T.	897
Withers, S. A.	205
Witzmann, Emil	655
Wood, Dr. P. H.	903
Woollard, D. B.	464
Wright, C. E.	619
Wright, Moorehead	272
Yerkes, H. C.	896
Zahn, Otto	714

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